

[0 seconds][Customer] : Andy speaking.

[3 seconds][Agent] : Good afternoon. My name's Emily. I'm calling from Real Insurance.

[7 seconds][Customer] : Hi. How are you?

[6 seconds][Agent] : Wonder if I'm giving you a call on. Good. Thank you and yourself.

[10 seconds][Customer] : Yeah, not today.

[11 seconds][Agent] : That's good to hear. I'm giving you a call today to follow up on the online inquiry for the income protection just before.

[18 seconds][Customer] : Oh, yeah, that's right.

[19 seconds][Agent] : Yeah, just before we continue, I need to let you know calls are recorded. Any advice to provide is generally nature may not be suitable to your situation. And I'll confirm I'm speaking with Andreas Kiefer.

[31 seconds][Customer] : Yeah, that's right.

[32 seconds][Agent] : Beautiful. And we have your date of birth is the 4th of October 1990.

[37 seconds][Customer] : Yeah, yeah, I'm a customer of yours.

[39 seconds][Agent] : Yep, Yep, Yep.

[39 seconds][Customer] : I've got life insurance through yourselves as well, so I don't know if you can see me there.

[43 seconds][Agent] : Yeah, I can see the live cover here. I was just still going to do an ID confirmation. Uh, but I'll also confirm. I am speaking with UMM, so I'll confirm. Sorry Andre, you are male under the Australian residence, is that correct?

[43 seconds][Customer] : Yep, Yep.

[57 seconds][Agent] : OK, perfect. Thank you. Now, I did want to ask, what's actually made you interested in getting income protection?

[1 minutes 4 seconds][Customer] : Well, it's mainly, it's the same with the life insurance really, being that I'm, I'm the only provider for my family here in Australia. We have no family or anything like that over here.

[1 minutes 13 seconds][Agent] : Sure.

[1 minutes 13 seconds][Customer] : So yeah, just good to have a backup should there be a rainy day, you know?

[1 minutes 14 seconds][Agent] : Yep, absolutely. Just have that Peace of Mind that you've got this kind of financial security.

[1 minutes 22 seconds][Customer] : Yeah, that's right.

[1 minutes 23 seconds][Agent] : Yeah, beautiful. Now with regards to the to the repayments for income protection, would you would they be going towards anything particular like do you have any loans or a mortgage like those kinds of repayments you'd want covered or is it just making sure?

[1 minutes 36 seconds][Customer] : Yeah, it's, no, it's mainly a mortgage and also yeah, my to, to buy food and stuff.

[1 minutes 43 seconds][Agent] : Yeah, just maintain your lifestyle, basically.

[1 minutes 45 seconds][Customer] : Yeah, that's it.

[1 minutes 46 seconds][Agent] : Yeah. Awesome.

[1 minutes 47 seconds][Customer] : I I work as a mechanic and you never know, you can hurt yourself pretty badly. I just.

[1 minutes 51 seconds][Agent] : Of course.

[1 minutes 51 seconds][Customer] : Yeah, I had a friend of mine, he broke his arm, elbow kind of thing.

[1 minutes 56 seconds][Agent] : Oh, wow.

[1 minutes 55 seconds][Customer] : She's doing a simple job. And now he's off for, well, four to six months or saying so. Yeah.

[1 minutes 59 seconds][Agent] : Yeah, yeah, wow.

[2 minutes 1 seconds][Customer] : Made me think a little bit. Yeah.

[2 minutes 1 seconds][Agent] : 100 percent, 100%.

[2 minutes 3 seconds][Customer] : And he doesn't have any income protection.

[2 minutes 6 seconds][Agent] : Oh, that's nice. Yeah.

[2 minutes 5 seconds][Customer] : So yeah, I don't know if he's gonna go differently into something,

but yeah, so I don't know.

[2 minutes 9 seconds][Agent] : Poor guy.

[2 minutes 15 seconds][Customer] : MMM. Well, that's it.

[2 minutes 10 seconds][Agent] : Well, it's good that you are looking at these kinds of options, just to give yourself that Peace of Mind, like you said for a rainy day.

[2 minutes 17 seconds][Customer] : Yeah.

[2 minutes 17 seconds][Agent] : I'll take you through it. I'll explain the benefits, how it all works. We'll start building a quote together. If you've got any questions, jump in, let me know. I'll be happy to help you out.

[2 minutes 26 seconds][Customer] : Yeah, sure.

[2 minutes 27 seconds][Agent] : So with the income protection, it is designed to provide a monthly income benefit paid directly to you if you're unable to work due to a disabling sickness or injury and you suffer a loss of income. So it's designed to help cover your bills and living costs if your salary is interrupted. And you can apply if you work at least 15 hours per week in paid employment. Uh, we offer an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000. It's very, very easy for you to apply. We just ask you some help on my Stuff questions over the phone to see if you are approved and if so, on what terms. We can offer cover and once in place, it will cover you until your policy anniversary following your 65th birthday.

[3 minutes 17 seconds][Customer] : Yep.

[3 minutes 18 seconds][Agent] : Now keep in mind that there are some exclusions that apply as outlined in the PDF, but also keep in mind that the premiums for income protection are generally tax deductible, which can make it even more cost effective for you. Now, umm, we'll take you through some pricing. Sorry. We'll we'll start building that quote for yourself. First of all, I do need to ask you some questions regarding your duties at work. You said you're a mechanic. So for your occupation, are you like a, is there a particular type of mechanic that you'd like me to put down or light light vehicle? Yeah, perfect.

[3 minutes 52 seconds][Customer] : It's a light vehicle mechanic, so yeah, everything that needs to,

yeah, I do everything that needs to be done to a light vehicle. That's about it. Work in the office a bit as well, but mainly out on the floor.

[4 minutes 1 seconds][Agent] : Yeah, yeah. No worries at all. Well, let's take you through the questions. We can put that in there for you based on how the they go. So before answering any of our questions, it is important that you are aware of you do need to answer all our questions accurately and honestly. Value to do so could impact your cover at claims time.

[4 minutes 19 seconds][Customer] : MMM, MMM. MMM.

[4 minutes 23 seconds][Agent] : I can only accept a definite yes or no answer for all of these. Do you work 15 hours or more per week? Beautiful. Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment. What was that? Sorry.

[4 minutes 30 seconds][Customer] : Yes, yeah, yeah, yes, I'm in the office and workshop.

[4 minutes 49 seconds][Agent] : Yep, OK.

[4 minutes 51 seconds][Customer] : Yeah, yeah, it's indoor.

[4 minutes 52 seconds][Agent] : But sorry, you spend the majority of your time indoors in an office or clinical environment and it's your role of an administrative, managerial or professional nature.

[5 minutes 4 seconds][Customer] : Yeah, I'd say yes, because half my job is of that nature and then half is half in the workshop.

[5 minutes 9 seconds][Agent] : So what would you say you do more hours in?

[5 minutes 10 seconds][Customer] : So probably more in the office than not being on the floor. So yeah, I would say yes.

[5 minutes 21 seconds][Agent] : Yeah, OK, no problem.

[5 minutes 19 seconds][Customer] : Managing well, yeah.

[5 minutes 22 seconds][Agent] : What I'm gonna do for you just because I, I was said I wanna impact a claim down the track by putting the wrong thing in the application. I'm just gonna pop you in a quick hold for one moment just to see if we can base it off what you do the majority of umm, or if we have to base it on like what the higher risk part of your job is. So I'm just gonna pop you in a

quick hold. I'll just double check for you.

[5 minutes 37 seconds][Customer] : Yeah, sure, sure, sure.

[7 minutes 16 seconds][Agent] : Thank you so, so much for holding. We will based it on what you what you do like or you spend the majority of your time doing so is that more like like managerial or administrative in the office? Yeah, no worries. So you're happy for me to put a yes for that question. Perfect. Are you required to perform any physical duties?

[7 minutes 24 seconds][Customer] : OK, Yes, yes, yeah.

[7 minutes 40 seconds][Agent] : Yep. Perfect. Do you perform heavy physical duties, use heavy machinery or drive a vehicle?

[7 minutes 39 seconds][Customer] : As a mechanic, yeah, yes.

[7 minutes 48 seconds][Agent] : No problem. And are you qualified skilled or semi skilled or hold the required licenses to perform your role? And do you work in any of the following fields? Aviation as a pilot or crew? Entertainment or sporting industry? Air Force, Army, Armed forces? Or do you handle explosives? And do you regularly work underground or underwater, Work at heights above 10 meters, Work offshore, carry a firearm or drive long haul? Fantastic. And have you had a cigarette in the last 12 months? Perfect. Now I do also need to confirm your employment status. You're currently employed or self-employed.

[7 minutes 56 seconds][Customer] : Yes, No, no, no, no, no, no employed.

[8 minutes 40 seconds][Agent] : Beautiful. So pre tax income is the total annual remuneration paid to you by your employer before tax, including salary and regular commissions or bonuses, excluding super contributions. So what is your annual pre tax income? I'm sorry, 163,000.

[8 minutes 56 seconds][Customer] : Just shy of 164,000, Yeah, just shy of 164,000.

[9 minutes 6 seconds][Agent] : So is it like 163,900 or what is it?

[9 minutes 7 seconds][Customer] : So yeah, yeah, 1163500 or 600 somewhere there.

[9 minutes 15 seconds][Agent] : Yep.

[9 minutes 17 seconds][Customer] : Yeah, go with that.

[9 minutes 15 seconds][Agent] : So \$163,500, Yeah, no worries. So based on your duties and

income, you can select the monthly benefit amount from \$1000 up to a maximum of \$9537. What benefit amount would you like me to quote you on that yes, so that's how much you would receive each month. No Sir, that that.

[9 minutes 33 seconds][Customer] : Monthly, you said is it and then is that pre tax or there's or there's no tax on that kind of money?

[9 minutes 44 seconds][Agent] : So that's what you well, OO obviously, like when it comes to like your your taxes exactly that we can't guarantee Umm, but when it comes to how much you're receiving, the amount we quote you on now is how much you would be receiving each month in the like in the event of a claim.

[10 minutes 1 seconds][Customer] : Yeah.

[10 minutes][Agent] : So that's how much would be in your account each month.

[10 minutes 3 seconds][Customer] : OK. OK. Yeah, I know. If you can quote this, eight maybe so 2 grand a week, Yeah.

[10 minutes 8 seconds][Agent] : 8000 yeah, no problem. Now you do also have the option to select different waiting periods and benefit periods depending on your circumstances.

[10 minutes 18 seconds][Customer] : MMM. MMM.

[10 minutes 18 seconds][Agent] : The waiting period is the non payment period that you must wait before the income benefit is payable after the insured event. You can choose 30 days or 90 days, but keep in mind the income benefit is paid monthly in arrears.

[10 minutes 32 seconds][Customer] : OK. MMM.

[10 minutes 31 seconds][Agent] : So this means if you choose a 30 day waiting period, your first payment would be 60 days after you were first eligible to claim. So which waiting period would you like me to select?

[10 minutes 39 seconds][Customer] : Yeah, I go. I go with 30 days. MMM.

[10 minutes 42 seconds][Agent] : The 30 or 90 days, yeah, no worries. And there's also the benefit. So this is the maximum amount of time that will pay the income benefits for anyone injury or illness. So this you can choose either six months, one year, two years or five years.

[11 minutes 1 seconds][Customer] : What is the difference between 1-2 and five years? I mean, is it? Yeah. And the price? Yeah, exactly.

[11 minutes 6 seconds][Agent] : Do you mean in the price or we can have a look, We can have a look at different ones for you can change around that quote. Is there one you'd like to look at to start with?

[11 minutes 18 seconds][Customer] : I don't know. What if you go with one year and I mean, hopefully things are sorted by that time. I reckon that.

[11 minutes 24 seconds][Agent] : Yeah, of course, we can always have a look at a few options.

[11 minutes 26 seconds][Customer] : Yeah.

[11 minutes 27 seconds][Agent] : But yeah, once we generate the quote, then we can start playing around with it.

[11 minutes 31 seconds][Customer] : Yeah.

[11 minutes 31 seconds][Agent] : The next step though is to take you through the health and lifestyle questions because the price and any terms of cover is actually determined on the outcome of those. So we'll take you through them over the phone. Now. If you're approved, then we'll go through some different options. We'll discuss that's where it goes from here. Just before we go through that pricing, I do need to confirm the address that we've got here on file. What's your address?

[11 minutes 54 seconds][Customer] : 11 N St. Helena Valley, 6066.

[11 minutes 58 seconds][Agent] : OK, beautiful. And your postal address is that same address.

[12 minutes 1 seconds][Customer] : Yeah.

[12 minutes 3 seconds][Agent] : OK, great. Thank you. And I'll read you through this pre underwriting disclosure and then we'll be able to go through those questions. So it reads. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services.

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

[12 minutes 23 seconds][Agent] : We will share this with your insurer and may share it with other Australian service providers for the purpose of administering your policy or handling claims. Our

privacy policy tells you more, including how to access and correct your information and lodge complaints about breach of privacy. By proceeding, you understand that you're applying to purchase an Income Protection policy and as such, you have a duty 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 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. So, do you understand and agree to your duty? Beautiful with these questions here. Pretty sure forward I can only accept a definite yes or no answer for most of them. Umm, and there is also a height and white question in there for you as well, but they start off nice and easy. The first questions in relation to COVID, have you been hospitalized for COVID-19 in the last 12 months?

[13 minutes 18 seconds][Customer] : Yes, No. No.

[13 minutes 40 seconds][Agent] : Or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days?

[13 minutes 49 seconds][Customer] : No.

[13 minutes 50 seconds][Agent] : Great. Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia.

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

[13 minutes 59 seconds][Agent] : Does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore?

[14 minutes 6 seconds][Customer] : No.

[14 minutes 7 seconds][Agent] : Are you a employed or be self-employed?

[14 minutes 11 seconds][Customer] : A employee?

[14 minutes 12 seconds][Agent] : Have you been in your current occupation for at least 12 months?

[14 minutes 15 seconds][Customer] : Yes.

[14 minutes 16 seconds][Agent] : Do you intend to change your current occupation in the next 12 months?

[14 minutes 20 seconds][Customer] : No.

[14 minutes 20 seconds][Agent] : Do you have a second occupation that generates a taxable income? Have you ever been declared bankrupt or placed in receivership, involuntary liquidation, or under administration?

[14 minutes 25 seconds][Customer] : No, No.

[14 minutes 36 seconds][Agent] : The next section is in relation to your height and weight. Please be aware that I'm 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, either in centimeters or feet, and what is your exact weight?

[14 minutes 56 seconds][Customer] : 176 centimeters, 91 kilos.

[15 minutes 4 seconds][Agent] : And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of Australia? Are you booked or will be booking travel within the next 12 months? Do you have existing income protection cover?

[15 minutes 11 seconds][Customer] : No, no, no, no.

[15 minutes 42 seconds][Agent] : Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following cancer, tumor, mole or cysts, including skin cancer, sunspots, Melanoma, or leukaemia? Have you ever had an abnormal PSA test or an enlarged prostate? Stroke, chest pain, palpitations, or heart conditions such as They're not limited to heart attack and angina or high blood pressure, High cholesterol, thyroid, Conditional neurological symptoms such as dizziness or fainting. Diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose.

[15 minutes 56 seconds][Customer] : No, no, no, no, no. Nope.

[16 minutes 30 seconds][Agent] : Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas.

[16 minutes 35 seconds][Customer] : Nope. Nope. Nope.

[16 minutes 36 seconds][Agent] : Epilepsy, motor neurone disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, anxiety, depression, or stress requiring medical treatment or any other mental health disorder.

[16 minutes 51 seconds][Customer] : Nope.

[16 minutes 52 seconds][Agent] : Any illegal drug use, abusive prescription medication, or receives medical advice or counseling for alcohol consumption.

[17 minutes][Customer] : Nope. Nope.

[17 minutes 1 seconds][Agent] : Disorder of the kidney or bladder, blood disorder or disease.

[17 minutes 6 seconds][Customer] : Nope.

[17 minutes 8 seconds][Agent] : Asthma or other respiratory disorder, excluding childhood asthma.

[17 minutes 12 seconds][Customer] : Nope.

[17 minutes 15 seconds][Agent] : Back or neck pain or disorder.

[17 minutes 17 seconds][Customer] : Nope.

[17 minutes 18 seconds][Agent] : Arthritis. Chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia.

[17 minutes 25 seconds][Customer] : Nope.

[17 minutes 27 seconds][Agent] : Joint or muscle pain. Ligament injuries, including replacement or reconstructive surgery.

[17 minutes 32 seconds][Customer] : Nope.

[17 minutes 34 seconds][Agent] : Osteoporosis. Osteopenia.

[17 minutes 37 seconds][Customer] : Nope. Nope.

[17 minutes 38 seconds][Agent] : Any defective hearing or sight other than which is corrected by glasses or contact lenses, other than what you have already told me about In the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you

awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays scans, blood tests or biopsy?

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

[18 minutes 5 seconds][Agent] : Great, other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks to the best of your knowledge? Sorry S sorry other than one off events, bear with me. Sorry, other than what you have already told me about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury? To the best of your knowledge of any of your immediate family, living or deceased, ever been diagnosed with Polycystic Kidney disease, Huntington's disease, or Familial Adenomatous Polyposis?

[18 minutes 35 seconds][Customer] : No, no.

[18 minutes 52 seconds][Agent] : To the best of your knowledge of any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60.

[19 minutes 3 seconds][Customer] : My grandfather had cancer and I think he was diagnosed and he was 47 or something. He died before I even met him.

[19 minutes 8 seconds][Agent] : I'm sorry to hear for the oh wow.

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

[19 minutes 13 seconds][Agent] : OK, well for for this question here it is based specifically on your mum, dad, brothers and sisters only. So would that be a yes or no for the full question? Beautiful. And now there's one last question. It's a nice easy one to finish off with. So other than one off events, gift certificates or vouchers, do you engage in or 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, skip a diving deeper than 40 meters, cable rack diving or any other hazardous activity.

[19 minutes 21 seconds][Customer] : OK, No, it would be enough, no.

[19 minutes 56 seconds][Agent] : Beautiful. So I'm just loading this one up now and congratulations, you absolutely flew through that. It was approved with no changes. So guys, we'll take you through

that quote now and then we'll discuss some options. We can play around with it. Umm, you just let me know how that sounds because I'm happy to go through as many quotes as you need, but based on the MM, hmm.

[20 minutes 23 seconds][Customer] : OK, Yeah. Sorry.

[20 minutes 26 seconds][Agent] : No problem.

[20 minutes 26 seconds][Customer] : No, keep going. Sorry.

[20 minutes 27 seconds][Agent] : So yeah, OK, no problem. So for the income benefit of \$8000 with a 30 day waiting period and the 60, sorry, the one year benefit. You'd be looking at a fortnightly premium of \$82.11. Now also with this policy, there is a rehabilitation benefit along with the final expenses benefit, which pays \$10,000 in the event that you pass away. Did you Washington did that when they say how much it would be affordable? Or did you want to have a look at some other amounts?

[20 minutes 59 seconds][Customer] : No2 grand a week pays for everything that we need. So that amount I'm signed with. But just wondering benefit wise, SO1US82, how much is so five years?

[21 minutes 13 seconds][Agent] : Yeah.

[21 minutes 12 seconds][Customer] : Just, you know, if it's an option. Really.

[21 minutes 13 seconds][Agent] : Just give you an idea.

[21 minutes 15 seconds][Customer] : Yeah.

[21 minutes 15 seconds][Agent] : If we were to adjust it to the five year benefit. That would work out to be \$136.97 a fortnight and that's obviously keeping it with the \$8000 benefit amount and the 30 day waiting period. If it were a six month benefit. That would reduce that premium to \$70.00 and \$50 a fortnight.

[21 minutes 39 seconds][Customer] : And just with income protection, does that cover say, if you're laid off from work, you know, say that business goes bankrupt or something as well? Or is it 94 if you have an injury and you have to be home?

[21 minutes 48 seconds][Agent] : Yes. So it doesn't cover that.

[21 minutes 55 seconds][Customer] : No.

[21 minutes 50 seconds][Agent] : It specifically covers if you're unable to work due to a disabling sickness or injury and you suffer a loss of income as a result of that.

[21 minutes 55 seconds][Customer] : Yeah, OK.

[21 minutes 59 seconds][Agent] : Now at this stage, which of those benefit periods was sounding like the most suitable level of cover? Sure.

[22 minutes 5 seconds][Customer] : I'd probably go one. Yeah, I'm sorry, I'm just at work and someone just walked in. So can you organise something through e-mail from here on or?

[22 minutes 14 seconds][Agent] : So I can definitely e-mail you through the quote, we'll discuss all your options. I won't take up too much more of your time. There's just a couple more things I did need to let you know of.

[22 minutes 23 seconds][Customer] : Yeah.

[22 minutes 24 seconds][Agent] : Now with this policy, obviously your premium is stepped, which means it will generally increase each year as you age. As an indication, if you make no changes to the policy, your premium next year will be \$84.17 per fortnight, so approximately just over a \$2.00 increase.

[22 minutes 43 seconds][Customer] : MMM MMM.

[22 minutes 43 seconds][Agent] : I mean, you can also find information about our premium structure on our website. Umm, because you have been fully approved for the cover address, this does actually allow us to get you covered over the phone today. What that would actually mean though, is that we'd be able to get the proper policy documentation sent out so that you can sit down and have a good read through it. Make sure we're happy with everything to do with that cover. Even though you get the Peace of Mind you're covered, we're not actually gonna ask you to pay anything until the day that you choose. If you did end up looking through it all and you changed your mind for any reason, that's fine. There's no cancellation fees. You do actually have a 30 day cooling off.

[23 minutes 32 seconds][Customer] : This one.

[23 minutes 23 seconds][Agent] : So if you cancel within that 30 days then you receive a full refund of any premiums paid, unless of course the claim has been made, but obviously in touch with that's

not the case.

[23 minutes 34 seconds][Customer] : Yeah, I know. That's great.

[23 minutes 35 seconds][Agent] : Yeah, I'll just confirm. I've got that e-mail address here asandy_ninety_6@hotmail.com is that.

[23 minutes 43 seconds][Customer] : Yeah, that's the point. Yeah.

[23 minutes 42 seconds][Agent] : Still correct beautiful and? We've. Got two contact numbers here we've got.

[23 minutes 53 seconds][Customer] : Yeah, that's my one. Yeah, that's my wife's phone number.

[23 minutes 48 seconds][Agent] : This 10411686399 is yeah but, we've, also got 0478761131 would you.

[24 minutes 3 seconds][Customer] : Yeah, you can do that. Yeah, that's fine.

[24 minutes 1 seconds][Agent] : Like to keep that on the profile as well yeah not? A problem now as I mentioned, even though you would be covered from say we're not actually asking you to pay anything until the day you choose, What day would you like me to note down for the first payment day?

[24 minutes 14 seconds][Customer] : I don't know if it can coincide with the with the other insurance.

[24 minutes 22 seconds][Agent] : Yeah, let me have a look.

[24 minutes 22 seconds][Customer] : So you do it in in one day. Yeah, sure.

[24 minutes 25 seconds][Agent] : So that obviously still be two separate payments just because it is still a separate policy, but we can absolutely have it come out the same day. Your next payment is due on the 15th of November, so this coming Friday for the life cover. Did you want to link this one up to that same day?

[24 minutes 37 seconds][Customer] : Yeah, yeah, you can do that. That's fine.

[24 minutes 41 seconds][Agent] : No problem. Now for security reasons though, I don't have access to your bank because they get encrypted, so not everyone can actually see that kind of information.

What would you like us to note down? A BSB, an account number, or a Visa or MasterCard?

[24 minutes 56 seconds][Customer] : You can do the DSD and all that.

[24 minutes 58 seconds][Agent] : Yep.

[24 minutes 58 seconds][Customer] : But yeah, can you please send it through in an e-mail because I really have to find out. Paper stamping up here.

[25 minutes 3 seconds][Agent] : OK, well what I can do for you. Obviously without the policy in place, there is no proper policy documentation to send you. I can e-mail you through that quote with some information if you have to go and we can't note those details down. Now at least I can e-mail you the quote because we have gone through the whole application. For yourself though, if you decide you're happy with it, you can set it up through that e-mail. You just click the buy now button and then follow the prompts from there. Just to let you know though, if it does ask for a password to access the information, the password is your date of birth, so all 8 digits. What I'll do for you if we haven't had anything via that e-mail this evening, I'll touch base with you tomorrow and we can organize this. One of the finest. If obviously you haven't done it via e-mail. If you do it by e-mail, avoids that call back anyway.

[25 minutes 50 seconds][Customer] : Yeah. Cool. No, I'll do it all through e-mail later this afternoon. Alright.

[25 minutes 54 seconds][Agent] : Yeah, that's perfectly fine. Well, it was lovely speaking with you, Andreas.

[25 minutes 59 seconds][Customer] : Alright. All good.

[25 minutes 57 seconds][Agent] : I look forward to speaking to you soon or hearing from you.

[26 minutes][Customer] : Thank you so much for your time. Alright, thank you.

[26 minutes 1 seconds][Agent] : Thanks so much.

[26 minutes 2 seconds][Customer] : Bye.

[26 minutes 2 seconds][Agent] : Bye.