

[8 seconds][Customer] : Hello.

[10 seconds][Agent] : Yes, hello Melissa. It's happy calling from Real Insurance.

[16 seconds][Customer] : Yep.

[12 seconds][Agent] : We've just received your expression of interest online just now in regards to our life insurance cover.

[18 seconds][Customer] : Yep. Yep.

[17 seconds][Agent] : Happy to take your shirt and go through the options and answer any questions you may have as well.

[23 seconds][Customer] : Perfect.

[22 seconds][Agent] : OK, just perfect. Just so I can do that for you. I'll start with your details that's come through. I've got you down here is uh, Melissa Stone St. uh, date of birth is the 6th of January 1978. Is that all correct?

[31 seconds][Customer] : Yep, that's correct. Yep.

[37 seconds][Agent] : Fantastic. Now please, now the calls are recorded. Any advice I provide is genuine nature and may not be suitable to your situation. Can I also confirm Melissa, that you are a female strained residence? Bye. Bye.

[45 seconds][Customer] : Yes, that's correct.

[50 seconds][Agent] : Fantastic. Your e-mail has come through as well as 78 mills@gmail.com. Is that also correct?

[50 seconds][Customer] : Yeah, that's correct. Yep.

[58 seconds][Agent] : Too easy. And what's your post code, Melissa? 2, 653 and Marybouts, are you in New South Wales with suburb? Yeah, number number. There we go. And that's your street address there, Your post address there.

[1 minutes 1 seconds][Customer] : 2653 Bumba Rumba 46 Winston St., Winton Straight.

[1 minutes 19 seconds][Agent] : Yes, found it. That's #46 you said perfect and that would be your postal address.

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

[1 minutes 26 seconds][Agent] : I take it the same just so I can get a better understanding of your current circumstances. I mean is this your first time looking to life insurance or what prompted your interest?

[1 minutes 34 seconds][Customer] : No, I have an existing policy. Is it AIA?

[1 minutes 37 seconds][Agent] : You do OK, Fair enough.

[1 minutes 36 seconds][Customer] : Yeah, that'd be the request.

[1 minutes 38 seconds][Agent] : And are you wishing to top it up with this cover or is this to be additional or is this to be replaced off that one in to replace that one? OK, fantastic, no problem at all. So if you are replacing an existing policy, we recommend that you do not cancel it until your application has been approved and you have reviewed this policy in full as it may not be identical to existing cover. You should also consider the benefits it may not apply or waiting periods, it may start again. So just keep that in mind as well whilst taking you through it.

[1 minutes 55 seconds][Customer] : Yeah, yeah, yeah.

[2 minutes 7 seconds][Agent] : OK, Now I suppose predominantly people look at life insurance covers for all sorts of reasons.

[2 minutes 17 seconds][Customer] : Yeah, it's more just mortgage.

[2 minutes 11 seconds][Agent] : I mean, for yourself, you just to cover anything specific like a mortgage mortgage or is it just financial protection for your new loved ones for more, more to cover that mortgage? Fair enough. Umm, great thing about our insurance would cover you worldwide and we cover you for life.

[2 minutes 19 seconds][Customer] : Yep, Yep.

[2 minutes 28 seconds][Agent] : So there's no, uh, you know, no age expiry, so to speak on the cover. OK, designed to do what you mentioned there to give you that Peace of Mind. It does cover, you know, the mortgage also to apply. It's a simple process. We just ask you some health nonstop questions over the phone and that's to see if you are approved. If you are accepted, once you decide to commence the policy, you will be covered immediately for death due to any cause.

[2 minutes 46 seconds][Customer] : Yep, Yep, Yep.

[2 minutes 56 seconds][Agent] : The only thing not covered is suicide in the 1st 13 months, OK? In addition to that, Melissa, there is a terminally ill advanced payment also including the cover. That would mean that if you were in an unfortunate situation where you were diagnosed with 12 months or less to leave by a medical practitioner, in that case, we'll pay out your claim in full into your hands. Money you could use for medical costs to ensure you receive basket possible, OK. So it's features in there as well for your Peace of Mind. OK, we do also include \$10,000 advance payment to help with a funeral costs or any other final expenses at the time. So as you can see, bundled together one package for your convenience as well.

[3 minutes 24 seconds][Customer] : Yep, Yep.

[3 minutes 35 seconds][Agent] : OK, any questions so far before you know, head towards some options.

[3 minutes 40 seconds][Customer] : Nope. All good.

[3 minutes 41 seconds][Agent] : OK, fantastic. Then let's look at some options available to yourself. To begin with, have you had a cigarette in the last 12 months?

[3 minutes 48 seconds][Customer] : Nope.

[3 minutes 49 seconds][Agent] : OK, great stop. I would say good. Good for your pocket and better for your health. Fantastic. All right, umm, let's look at the options. The options are you can select an amount to cover yourself from say 100,000 to 750,000. That's the range. So umm, what level of cover you after? How much coverage are you thinking 35350? OK, so if you did that at 350,000, you'd be paying an amount that works out to be exactly \$27.62 a fortnight, which is \$13.81 a week. How does that sound so far?

[4 minutes 10 seconds][Customer] : 3:50 Yeah, not too bad.

[4 minutes 31 seconds][Agent] : Excellent. Uh, with bill insurance, Another thing you may not be aware of, we've uh, we do apply the real reward that we attached your policy to uh, that means that following your first policy anniversary that we're, we're going to refund you 10% of what you have paid during that year. So you get 10% back. OK, Always nice to get something back from the insurance company.

[4 minutes 46 seconds][Customer] : Yeah, it is.

[4 minutes 49 seconds][Agent] : I, I think Lovely, fantastic. Umm, have you set up a will for yourself or not as yet?

[4 minutes 51 seconds][Customer] : Yeah, not as yet.

[4 minutes 57 seconds][Agent] : Alright, so with the documents that we do post out, you do also receive from us a complimentary strange standard legalized will kit.

[5 minutes 6 seconds][Customer] : Yep.

[5 minutes 4 seconds][Agent] : That's the if you realize it, if, if you wish, OK, perfect. Your premium is stepped, which means it would generally increase each year as you age. In addition, this policy has automatic indexation, which means each year your sum insured will increase by 5% with associate increases in premium. You can opt out of this automatic indication each year. So as an indication, Melissa, if you make no changes to the policy, your premium next year would work out to be \$31.10 a fortnight, which is \$15.55 a week. Your benefit amount would also have increased to \$367,500 as well, OK? Now you do have an option to opt out of that if you wish and keep on the same level or reduce your level of cover. If you did that, obviously your premiums would be lower, OK? You can also find information about our premium structure on the website as well, by the way. OK, fantastic. The next step, Melissa is to take you through the health and last talk questions as the final price is determined in the outcome of these questions, which I'll take you through now.

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

[6 minutes 8 seconds][Agent] : OK, I'll do that for you. So it rates here. 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. We'll share this with your insurer and make sure with other strange service providers for the purpose of ministering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By proceeding, you understand that you're applying to purchase a life insurance 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 provided some information to us in any earlier discussions you have had. If you do not take visible care, you may breach your duty and if this happens, your insurer may be entitled to cancel your policy, decline or claim. We'll make adjustments to the terms and conditions of your policy. Do you understand that? Agree to your duty, yes or no?

[7 minutes 12 seconds][Customer] : Yes.

[7 minutes 13 seconds][Agent] : Thank you. Have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 last seven days? Yes or no?

[7 minutes 22 seconds][Customer] : No.

[7 minutes 23 seconds][Agent] : OK, thank you. Are you a citizen or permanent visit of Australia or New Zealand Countries out of in Australia, yes or no?

[7 minutes 30 seconds][Customer] : Yes.

[7 minutes 32 seconds][Agent] : Does your work require you to go underground? Work at heights above 20 meters, dot depths below 40 meters. Use explosives who travel to areas experiencing war or civil unrest or work offshore.

[7 minutes 44 seconds][Customer] : No.

[7 minutes 45 seconds][Agent] : The next section is in relation to your height and weight. Please be aware that I'm required to obtain a confidence single figure measurement for each in order to continue with the application. This system does not allow me to enter any approximate figures, words or heights. Rate ranges. What is your exact height as you know it? 152cm Thank you. And what is your exact weight last time we checked?

[8 minutes 3 seconds][Customer] : 152 centimetres, 65 kilos.

[8 minutes 12 seconds][Agent] : Thank you. 65 kilos. Have you experienced any unexplained weight loss of more than 5 kilos last 12 months? To the best of your knowledge? Are you infected with high risk category for contracting HIV which causes AIDS?

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

[8 minutes 29 seconds][Agent] : Do you have definite plans to travel or reside outside of Australia IE

booked or E booking travel within the next 12 months? Do you have existing life insurance policies with other life insurance companies with the combined total sum is short of more than \$5 million. OK, so that's all that umm. Have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following cancer, tumor, mole or cyst including skin cancer, sunspots, Melanoma or leukemia? Yes or no? Have you ever had an abnormal cervical snee? Yes or no. Stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack, an angina or high blood pressure. OK High cholesterol, thyroid condition or neurological symptoms such a dizziness or fainting disorder, Diabetes, raised blood sugar intake, glucose tolerance for impaired fighting glucose. Yes or no?

[8 minutes 37 seconds][Customer] : No, no, no, no, no, no, no, no, no, no.

[9 minutes 44 seconds][Agent] : OK. OK Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Yes or no? So I didn't quite hear your answer. Sorry.

[9 minutes 55 seconds][Customer] : Yeah. No, no.

[9 minutes 56 seconds][Agent] : No. OK, thank you. Umm, epilepsy, Metamuran disease, multiple sclerosis, muscular dition, feedbacks and disease or paralysis, anxiety, depression or stress requiring medical treatment or any other mental health disorder. Any illegal drug use, abuse or prescription medication or received medical advice or counseling for alcohol consumption, Disorder of the kidney or bladder, blood disorder or disease, asthma or other risk treaty disorder, excluding childhood asthma.

[10 minutes 5 seconds][Customer] : No, no, no, no, no, no, no, no.

[10 minutes 34 seconds][Agent] : Other than what you really 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?

[10 minutes 53 seconds][Customer] : No, I do have reflux though.

[10 minutes 56 seconds][Agent] : That's fine. I'll put it down as a yes here and we can put down reflexing this section for you no problem. So what condition required the medical examination advice

now on this list here? I do have reflux. I do have reflux. Uh, it suggests the, uh, well controlled with no barratosopic guidance. Would that be true?

[11 minutes 6 seconds][Customer] : Yep, yeah, it's control my medication.

[11 minutes 16 seconds][Agent] : Yeah, that's fine. But it's reflux. Well controlled with no barratosopic guidance. Would that be true?

[11 minutes 16 seconds][Customer] : So yeah, Yep, that's correct.

[11 minutes 23 seconds][Agent] : OK, that's fine. I can put that in there for you. No worries. That's that's in there. No problem. Next question, my mother in has got that too actually, umm, other than what you really told me about. Are you contemplating seeking medical advice for any symptoms that you are currently experiencing with the next two weeks? OK, so the so your answer is no, no. OK. Thanks for confirming. And to the best of your knowledge, have any of your immediate family living or deceased or they're being diagnosed with polycystic kidney disease, Huntington's disease, all familiar with adenomatous polyposis? To the best of your knowledge, have any family suffered from cancer, heart condition, stroke or other heredity disease prior to 860?

[11 minutes 34 seconds][Customer] : Start Women's Centre No No Friday 69.

[12 minutes 23 seconds][Agent] : Other than one off events, gift certificate or or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognized airline? Motor racing, parachuting, mountaineering up sailing, scuba diving deeper than 40 meters, cave or wreck diving, or any other hazard activity.

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

[12 minutes 46 seconds][Agent] : Sound like me? Keep my family ground, Melissa. Fantastic. All right. And that was the final question. You're just sending that through to see what the outcome is, Melissa. Melissa, congratulations. You now have been fully approved there for life insurance cover. And the great news is not only have you been approved, but no further changes, you'll cover as well. So that's the best possible outcome there for yourself.

[12 minutes 57 seconds][Customer] : Yep, Yep.

[13 minutes 11 seconds][Agent] : But this now means for use that you can now have this Peace of

Mind where we can provide with many cover. Our process is very simple. We send out these proper policy documents down to you. You get 2 copies. The first copy would arrive shortly to your e-mail, usually in 15 minutes after this phone call. That allows you to sit down your own times, put them side by side and compare them, of course, uh, making sure it's obviously right for yourself. And if it is, it's in place. And if you decide to cancel with the other, other policy, you're not left that they covers in place. But if it's not, uh, not a problem at all, you're not locked into this. Umm, So we also post them out to you as well to your postal address. Documents would arrive to your postage. They generally arrive there between the three to five business days. Those particular ones. You'll notice also your beneficiary forms are there for you to fill out. That's the only forms you need to fill out. You would sign up for us whenever you're ready, send it back to us when you're ready as well. My name and numbers, Melissa will be there for you. So if you ever need to reach out to me, you can call me directly as well. This policy also provides you with a 30 day calling off. Just in case you change your mind. So you're not expected to to pay anything today either. We can choose to align you push back your payments to a payment date that would suit you. Most people like to align it with their payment cycle as well, so that would be an option too. At the moment I do have your organizers fortnightly payments. Would fortnightly be a good option for you?

[14 minutes 33 seconds][Customer] : Yeah, I just want to get it quite now Cos I've got to ring up my existing provider, obviously.

[14 minutes 37 seconds][Agent] : Yeah, of course that we can send you out. The card has a link to the PDS.

[14 minutes 42 seconds][Customer] : Perfect.

[14 minutes 41 seconds][Agent] : You can certainly be true, doesn't it?

[14 minutes 43 seconds][Customer] : Yep.

[14 minutes 43 seconds][Agent] : Yeah. So I'll do that for you instead.

[14 minutes 45 seconds][Customer] : Published.

[14 minutes 45 seconds][Agent] : OK, uh, getting that organized for you right now. Now that you've been approved on the e-mail, your policy is scheduled for \$350,000 cover.



[14 minutes 54 seconds][Customer] : Yep, Yep. Yeah, I'm gonna give them a call this afternoon.

[14 minutes 53 seconds][Agent] : OK, it's pending activation, so you're just going to call your provider at the moment and yeah, I'm gonna get this. OK, fair enough. How, how does ours pan out so far? What would your thoughts say so far?

[15 minutes 5 seconds][Customer] : Yep, a lot better than that, Yeah.

[15 minutes 12 seconds][Agent] : OK, well that's good news. Umm, so look, I'm happy to send you out the cards, no issues there. Umm, the alternative of, you know, option here is that we can send you a policy documents instead. So you can still put you in a position to, you know, obviously compare them properly. Umm, as I mentioned, you wouldn't be required to make any payments today either. Umm, we can, we can, you know, choose a future payment that would suit you. Which way would you like me to go?

[15 minutes 35 seconds][Customer] : Let's just go with the quote for now.

[15 minutes 35 seconds][Agent] : So I, OK, I'll send that out to you then instead. Now that should arrive to you shortly.

[15 minutes 51 seconds][Customer] : Perfect.

[15 minutes 43 seconds][Agent] : It will prompt you there for a password uh, for your security there, uh, this password is 06/01/1978 eight digits, OK, and that allows you to review it. Let's say you're happy with it.

[15 minutes 52 seconds][Customer] : Yep, Yep, Yep.

[15 minutes 55 seconds][Agent] : You want to put in place, you can through that e-mail, just click the buy now button and just follow the prompts right?

[16 minutes][Customer] : Perfect.

[16 minutes][Agent] : Nice and easy.

[16 minutes 1 seconds][Customer] : Great.

[16 minutes 2 seconds][Agent] : Umm, and I'd like to perhaps maybe call you back and touch base with you in the near future once you get it.

[16 minutes 9 seconds][Customer] : Yep.

[16 minutes 7 seconds][Agent] : So the chance to sort of wear up your options and, uh, would you have an answer by, well, I finished today at 5. Umm, tomorrow.

[16 minutes 14 seconds][Customer] : Let's let's work with Friday for May. That works a bit better.

[16 minutes 17 seconds][Agent] : Friday's better. Yeah. Alright, So what time are we available from 9:00 to 5:00? What time would suit you?

[16 minutes 18 seconds][Customer] : Yep, Yeah, probably by about 3.

[16 minutes 25 seconds][Agent] : That's three.

[16 minutes 26 seconds][Customer] : Yep.

[16 minutes 26 seconds][Agent] : OK, so I'll call you around around 3:00 then. In that case, we'll touch base and we'll get from there.

[16 minutes 31 seconds][Customer] : Perfect. Alright, thanks so much for your help.

[16 minutes 32 seconds][Agent] : Thank you.

[16 minutes 32 seconds][Customer] : Really appreciate it. Alright, cheers.

[16 minutes 33 seconds][Agent] : Thanks for this, a nice day.

[16 minutes 34 seconds][Customer] : Bye.

[16 minutes 35 seconds][Agent] : Bye.