

[3 seconds][Agent] : Hi Jodie.

[1 seconds][Customer] : Hello Jodie speaking, I'm so sorry, don't know what happened there.

[3 seconds][Agent] : It, no, that's OK, it's OK. And yeah, it's Xeno calling back from real. But uh yeah, Jodie, I mean, sometimes with the phone or umm, you know, the reception and so forth in the in the house and so forth. But Jodie, again, it is a new phone call. Can I just please get you to confirm your first name, surname and date of birth, please?

[23 seconds][Customer] : Jodie Dingwall, 17th of the 8th, 1978.

[27 seconds][Agent] : Beautiful and please now all our calls are recorded. Thank you. And Jodie, I was you're just saying congratulations on being fully approved.

[36 seconds][Customer] : Mm, hmm.

[36 seconds][Agent] : Absolutely wonderful.

[42 seconds][Customer] : OK.

[37 seconds][Agent] : So Jodie, what I'll do is I'll get you in Italy covered over the phone today, send you all the policy documents to review and I'll just let you know this policy gives you a 30 day cooling off. If you decide this policy is not suitable for you and cancel within the 30 days then you will receive a full refund of your premium unless it claim has been made And Johnny don't pay for anything at all. Today you can select a preferred payday. Do you have a preferred payday?

[1 minutes 7 seconds][Customer] : I do actually. It's this week.

[1 minutes 12 seconds][Agent] : Take a note.

[1 minutes 8 seconds][Customer] : I prefer to for the money to be up.

[1 minutes 13 seconds][Agent] : Sure and what day? Sure. So we have Thursday the 16th or we have Thursday the 23rd?

[1 minutes 13 seconds][Customer] : Yes, I prefer a Thursday the 16th. Tomorrow would be great.

[1 minutes 26 seconds][Agent] : Yep, Yep, perfect. Not a problem. So starting with us from today, however, the first collection won't occur until the 16th of January being tomorrow and then every fortnight on the Thursday for you and you already. What's the payment method? You can't select either a Visa card or MasterCard or ASP and an account has a direct debit. What is your preferred

method of payment?

[1 minutes 49 seconds][Customer] : Direct debit would be great from my bank account.

[1 minutes 52 seconds][Agent] : Perfect. Is that like a savings account or a check account?

[1 minutes 55 seconds][Customer] : It is the savings account, yes.

[1 minutes 56 seconds][Agent] : Is the account name Jody Dingle Dear and Jody, when you're ready to cut, did this pay the account number there please?

[2 minutes 3 seconds][Customer] : OK, so BSc is 654000.

[2 minutes 9 seconds][Agent] : Thank you. Thank you and I'll just repeat the details just to make sure I've taken it down correctly. So I've entered 654000 and the account is 64176822 in the name of Jodie Dingwall.

[2 minutes 10 seconds][Customer] : The account number is 64176822, correct?

[2 minutes 29 seconds][Agent] : It'll be from here. I'm gonna read your declaration and then you're covered. Now before I do read your declaration, I do wanna make sure your documentation is correct and I'll just check the spelling.

[2 minutes 46 seconds][Customer] : Correct.

[2 minutes 38 seconds][Agent] : I do have JOD, i.e, Jodie and surname DINGWA Double L Beautiful so please bear with me whilst I read this. And here we go and it says thank you. Jody Jingwall. It is important you understand the following information. Our last few agreements are these terms at the end and your policy will not be enforced unless you agree to these terms in full. Life insurance is issued by Hannah the Life Free of Australasia Limited whom we'll refer to as Hannah. Hannah has an arrangement with Green Sun Financial Services whom are referred to as GFS trading in as real insurance issue and arrange this insurance on it's behalf. Hanover is upon the accuracy of the information you have provided, we're assessing your application that includes the information we initially collected from you to provide a quote. Hanover has set a target market determination for this product which describes the type of consumers as a product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the Judy to take reasonable care that you agreed to. Jody, can you please confirm

you have answered all of our questions in accordance with your duty, yes or no?

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

[3 minutes 46 seconds][Agent] : Thank you. Thank you. We may from time to time provide office to you from other communication methods you have provided to us in relation to other products and services. We by agreeing to this declaration, you consent to allow us to contact you for this purpose to opt out. You can opt out of this at any time by contacting us except the cover pays a lump sum benefit amount of. Sorry, was there a question for me Jody?

[4 minutes 8 seconds][Customer] : No, not at all. Sorry, I'm disagreeing. Yes.

[4 minutes 10 seconds][Agent] : Oh Oh no, not a problem. Thank you. Sorry. Yep. The accepted cover pays a lump sum benefit amount of Jodie Dingwall received \$1,000,000. In the event of life insurance, a benefit is not paid in event of suicide in the 1st 30 months of the policy. Your premium for your first year cover is \$79.89 + 4 nine be stepped, which means it will be calculated at each policy anniversary and which generally increase as your age.

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

[4 minutes 36 seconds][Agent] : Your sum insured laws increase automatically by 5% each year and you can oh sorry, each year until you reach the maximum benefit amount or until policy anniversary following your 75th birthday and you can opt out of this. You understand that the premium projection provided is indicative only and does not take into account any existing policies you may have with us. Include Premium is an amount payable to GFS of between 41% and 55%. You cover costs. Your premium will be governed from your nominated bank account in the name of Jody Dingwall, which you authorized to debit from and have provided to us. The policy documentation, PDS and FSG will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. Now, the 30 day cooling off. When you may cancel your policy, any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing Cover. We recommend that you do not cancel any existing policy until you have received and refute our policy

in full. We have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we're sending you. Jodie, do you understand and agree with the declaration, Yes or no?

[5 minutes 58 seconds][Customer] : Yes, yes, I do.

[6 minutes][Agent] : And Jody, would you like any other information or would you like me to read any part of the PDS to you, Yes or no?

[6 minutes 5 seconds][Customer] : That's it all. That's OK. That's fine. I'll just read it all once it's all sent to Miami. Yes, lovely.

[6 minutes 9 seconds][Agent] : Yes, yes, janet.dingwall78@gmail.com. You'll receive that today and you will receive the hard copy version within about 3:00 to 5:00 working days. When it does, there will be the beneficiary form. Yeah, please fill that in, sign it and send it back. And uh, yeah, you can. And, uh, as I mentioned, you can nominate up to five beneficiaries in total.

[6 minutes 31 seconds][Customer] : OK, wonderful, Wonderful.

[6 minutes 32 seconds][Agent] : Beautiful conversations, all the very best. It's been my pleasure. And again, you have been speaking to Zeno from Real Insurance and again, all calls recorded. And Jodie, your best contact phone number would be 0427529067. Beautiful. All right, Jodie, thank you so much. You have a beautiful day.

[6 minutes 46 seconds][Customer] : Alright, absolutely. Thank you. Bye bye.

[6 minutes 53 seconds][Agent] : Thank you. Bye bye.