

[1 seconds][Customer] : Hello, Pro Finish.

[3 seconds][Agent] : Hi there. My name is Dom calling from Real Insurance.

[10 seconds][Customer] : Yeah.

[6 seconds][Agent] : Justin, just following up your income protection insurance inquiry, I see just a moment ago to run you through some detail. We'll look through the different options and costs and you can let me know what's going to work best. OK. And this is Mr. Justin Tomlinson I'm speaking with. Brilliant. Thank you mate. And your date of birth I've got is the 25th of August 1973. Is that right? Thank you. And just, uh, keep in mind all our calls are recorded and any advice provide, Justin is, uh, general in nature and may not be suitable to your situation. And I can just lastly confirm you are a male and an Australian residence.

[17 seconds][Customer] : So, yeah, yeah, yes.

[41 seconds][Agent] : Alright, brilliant. Thank you Justin. And I do appreciate you making this income protection insurance inquiry. It's good to hear from you this morning. Uh, just while I get everything arranged on my end here, I'd like to get a bit more of an insight in your situation going into this. Uh, Dustin, what's the main reason you decided now is the time to look into an income protection card, mate?

[1 minutes][Customer] : I've, I've had these before. It's more to do with this compliance for some job sites. That's all.

[1 minutes 6 seconds][Agent] : Yeah, OK, yeah, OK.

[1 minutes 9 seconds][Customer] : It's not actually something I need. It's something that like as far as income protection, I don't actually need it, but they have to have it for some job sites.

[1 minutes 20 seconds][Agent] : Yeah, of course, of course I got you. So just need to make sure you can take that box in the contract so you can do your job.

[1 minutes 25 seconds][Customer] : Yeah, pretty much.

[1 minutes 26 seconds][Agent] : Yeah no, no, very fair that and I'm happy to accommodate as best I can for that. Umm, obviously if it's something you feel you don't necessarily need, we can always look and see what pretty much the cheapest option we can provide to you is. That way we can help

you tick that box and get things sorted.

[1 minutes 41 seconds][Customer] : OK.

[1 minutes 41 seconds][Agent] : OK, here he is. Umm, And, uh, what do you do for work at the moment? Uh, that's the way fair enough. I mean, I think it by the uh the nature of how you answer the phone. Umm yeah that's good. That's good mate. I have you've been doing that job for quite a while now.

[1 minutes 47 seconds][Customer] : For sanding timber, for sanding 30 years? A while, yeah.

[2 minutes 1 seconds][Agent] : That's the way mate that's good.

[2 minutes 3 seconds][Customer] : A while, yes.

[2 minutes 4 seconds][Agent] : That's good mate excellent And umm you're running your own business at this stage yeah that's very good. I understand that and obviously, yeah with the nature of contracts, umm yeah contracting work. I understand, yeah. There's some jobs where they just wanna make sure they take that box. So you can do you can do what you need to do.

[2 minutes 22 seconds][Customer] : Yeah, I've heard this insurance with NRMA and stuff before. So yeah, I, I didn't realise that. I thought it was just going to be a like a quick e-mail quote. I didn't realise I had to go through a whole phone court process. So we'll just sort of expedite this a bit if we can. Just gonna be a bit busy.

[2 minutes 34 seconds][Agent] : MMM Not yet yes yeah, absolutely. I'll streamline the price as much as I can for you. Umm uh, because yes, we do end up arranging over the phone anyway. So figured may as well just give you the pricing and all the options over the phone here. And it's also because, uh, the nature of the application, uh, there are a few steps we take uh, firstly just run you through a couple questions about what you do at work. It's a duty based assessment, umm, so determine what we can offer to you. Umm, then we'll arrange some figures, make sure we can provide the necessary cover. Or you mentioned you just want it for the tick to tick the box. So we can always just look at what the cheapest option is to keep it cost effective for you. And then ultimately I run you through some health and lifestyle questions over the phone just to make sure you're eligible and then we can get the cover sorted from there.

[3 minutes 22 seconds][Customer] : OK.

[3 minutes 19 seconds][Agent] : Nice and easy, uh, as we go along. I am required to, umm, explain a couple things to you just so I have tick boxes on my end. Umm, only take a couple minutes. So, uh, ultimately, uh, the income benefit, uh, so the income protection is designed to provide a monthly benefit paid to you, uh, in the event you're unable to work due to disabling sickness or injury and as a result, you suffer a loss of income. And the income benefit we offer is up to 70% of your monthly pre tax income, which can range anywhere between \$1000 up to a maximum of \$15,000 per month. Of course we look at \$1000 a month. That is gonna be the cheapest option and umm, once the policy is in place, you'll be covered to your policy anniversary following your 65th birthday. And just keep in mind as well that there are some exclusion supplies outline the PDS and just as well the premature income protection insurance. Uh, these are generally tax deductible. OK. So hopefully that can prove the cost effective for you. Otherwise though, we'll do the dues assessment. So just the questions about what you do at works. That way we can get some options in front of us.

[4 minutes 11 seconds][Customer] : Yeah, sure.

[4 minutes 21 seconds][Agent] : Were there any questions you had before you do so? All right, it is and before answering any of our questions Justin, it is important you're aware of your duty to answer all our questions accurately and honestly and study to do so could impact your coverage, claims time.

[4 minutes 23 seconds][Customer] : No, yes.

[4 minutes 35 seconds][Agent] : These are just yes or no answer questions.

[4 minutes 38 seconds][Customer] : Mm, hmm.

[4 minutes 38 seconds][Agent] : Umm firstly, do you work 15 hours or more per week? Yes or no?

[4 minutes 42 seconds][Customer] : Yes.

[4 minutes 43 seconds][Agent] : Is your role as an administrative, managerial or professional nature? We spend the majority of your time indoors in an office or clinical environment.

[4 minutes 51 seconds][Customer] : No, No.

[4 minutes 54 seconds][Agent] : No worries. Uh, do you perform heavy physical duties, use heavy

machinery or drive a vehicle as part of your role?

[5 minutes][Customer] : Yes.

[5 minutes 2 seconds][Agent] : Are you qualified, skilled or semi skilled or hold the required licenses to perform your role?

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

[5 minutes 8 seconds][Agent] : Do you work in any of the following fields? Aviation is a part of a crew, entertainment or sporting industry. Air Force, Army, umm, forces or do you handle explosives? Uh, do you regularly work underground or underwater? Work clients about 10 meters, work offshore, carry a firearm or drive long haul. OK, and just one other question more so relating to, uh, health and work. Have you had a cigarette in the last 12 months?

[5 minutes 16 seconds][Customer] : No, no, no.

[5 minutes 32 seconds][Agent] : Yes or no Good ma'am. Alright, so once again, uh, well, based on your work duties, there are no changes to the parameters that we can offer. So still anywhere between \$1000 up to \$15,000 a month, up to 70% of your monthly pre tax income. And umm, also just to me confirm again, are you currently employed or self-employed? You mentioned you're running your own business, you're self-employed, excellent. Uh, so on preference, uh, when I refer to pre tax income, it's your share of annual income earned in the business before tax directly due to your own personal efforts. So that's any business, business expenses and excluding super contributions. So this is the amount the business would otherwise cease earning in the event you're unable to work during a disability. Umm, I honestly, I'm having to look at any monthly benefit amount you feel is necessary, but, uh, would you prefer to just look at the lowest just to go for the, umm, cheapest cost? Thank you guys. In that case, all I need to confirm is that your total annual income before tax is at least \$17,100. Is that right?

[5 minutes 54 seconds][Customer] : Yes, yes, yes.

[6 minutes 30 seconds][Agent] : Thank you, guys. Thank you, Justin. Uh, so in that case, there are two other, uh, factors that go into income protection insurance as well. Uh, one of which is the waiting period and the other is the benefit. Uh, the waiting period is a non payment period that you

must wait before the income benefit is payable. After insured event. The two options are 30 days or 90 days, keeping in mind income benefits paid monthly in arrears. So it means if you choose a 30 day waiting period, the 1st pay will be 60 days after your first eligible to claim.

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

[6 minutes 57 seconds][Agent] : Uh, and in this case, uh, 90 days is the cheaper of the two options, whereas 30 days is more expensive.

[7 minutes 4 seconds][Customer] : I just said 90 days.

[7 minutes 4 seconds][Agent] : OK, 90 easy. And, uh, the benefit. It's the maximum amount of time we pay the income benefit for anyone injured illness. The options are six months, one year, two years or five years. The shorter the cheaper and the longer the more expensive.

[7 minutes 5 seconds][Customer] : Yeah, OK.

[7 minutes 17 seconds][Agent] : Therefore, 6 months is the shortest and cheapest option.

[7 minutes 19 seconds][Customer] : Six months. Yep.

[7 minutes 21 seconds][Agent] : No dramas. OK, easy. So in that case, uh, uh, we'll arrange now, Justin, I'll load up the health and lifestyle questions. That way we can determine your eligibility for the income protection cover. This also determines what the cost the insurance will be.

[7 minutes 37 seconds][Customer] : OK.

[7 minutes 36 seconds][Agent] : OK, umm, while I've got that up, I'll just confirm your details so that way once it's all wrapped up, uh, we'll get your documentation out to you.

[7 minutes 45 seconds][Customer] : Yep.

[7 minutes 44 seconds][Agent] : Your e-mail address I have here is jrtomlinson2000@yahoo.com. Is that right? And your contact number we're speaking on this is your best number.

[7 minutes 50 seconds][Customer] : Yes, yes.

[7 minutes 55 seconds][Agent] : OK, last thing I'll describe will be your address. Can I start with your post code and suburb here in NSW please mate. Oh, carrying by South 2229. Easy. What's your address there?

[8 minutes 1 seconds][Customer] : Yeah, 2229 came by South 79 Gannons Rd.

[8 minutes 12 seconds][Agent] : Alright, that's number 79 Gaines Rd. Brilliant. And your postal address where you received your mail, that'd be the same.

[8 minutes 15 seconds][Customer] : Yeah, yeah, it can be the same.

[8 minutes 24 seconds][Agent] : Yeah, easy as in that case, Justin. Uh, all I need to do now is I'll reach you a pre underwriting disclosure before we begin the questions, just to give you some privacy policy information and outline your duty to take reasonable care to not make any misrepresentations. It reads. Justin, please be aware all calls are recorded for quality and monitoring purposes. Uh, we collect your personal information and provide insurance quotes issue covering other related services. We'll share to your insurer and make sure other Australian service providers for the purpose of administering your policy or handling claims. The privacy policy tells you more, including how to access and correct your information and lodge complaints about breach of privacy. Not by proceeding you understand you're applying a personal income protection policy and as such you have a you have a duty to take reasonable care to not make any misrepresentations. This means to ensure you understand each question to ask you and they provide honest, accurate, complete answers need to answer each question full and provides information to us and the earlier discussions you had. You do not take reasonable care 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. That's it. Justin, do you understand and agree to your duty? Yes or no? Eddie, we need a yes or no answer questions, I'll let you know. Otherwise we're in need. Firstly, uh, have you been hospitalized for COVID-19 the last 12 months or have you experienced the ongoing symptoms or complications associated with the COVID-19 infection in the last 30 days? Are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia?

[9 minutes 25 seconds][Customer] : Yeah, no, Yes, citizen.

[9 minutes 51 seconds][Agent] : Uh, Yep, Australian citizen currently residing in Australia.

[9 minutes 55 seconds][Customer] : Yes.

[9 minutes 54 seconds][Agent] : I promise. Uh, does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? Yeah, definitely didn't expect that with

your role. Alright.

[10 minutes 2 seconds][Customer] : No, no. That doesn't change.

[10 minutes 6 seconds][Agent] : And uh, uh, that's alright. Alright. And umm, are you a employed or B self-employed? You mentioned yourself employment easy. Well, that's AB and, uh, do you own a business or are you a contractor?

[10 minutes 17 seconds][Customer] : Yes, I own a business.

[10 minutes 25 seconds][Agent] : Yeah, business owner. Uh, have you been in your current business for at least 12 months?

[10 minutes 29 seconds][Customer] : Yes.

[10 minutes 30 seconds][Agent] : And has your business been profitable?

[10 minutes 33 seconds][Customer] : Sorry, what was that question?

[10 minutes 35 seconds][Agent] : Uh, has your business been profitable?

[10 minutes 36 seconds][Customer] : Yes.

[10 minutes 37 seconds][Agent] : That's right. Alright. And, uh, Justin, if you were to become disabled and unable to work, would your business continue to generate income for more than 60 days? No problem. Alright. Uh, do you have a second occupation that generates a taxable income?

[10 minutes 48 seconds][Customer] : No, no.

[10 minutes 58 seconds][Agent] : And have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration?

[11 minutes 4 seconds][Customer] : No, yes.

[11 minutes 3 seconds][Agent] : Uh, the next section is in relation to your height and weight, Justin, And 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 answer your approximate figures, words or height and weight ranges. Uh, firstly, Justin, what is your exact heights in either centimeters or feet and inches plates? That's all you.

[11 minutes 25 seconds][Customer] : A 178. Yeah.

[11 minutes 31 seconds][Agent] : 178 centimeters, that's alright. And what is your exact weight in

either kilograms, pounds or stain choice?

[11 minutes 39 seconds][Customer] : 98 kilos.

[11 minutes 40 seconds][Agent] : 98 kilograms, no dramas. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[11 minutes 48 seconds][Customer] : I wish I had, but no.

[11 minutes 47 seconds][Agent] : Thank you and me both mate. No worries. Alright, a quick AIDS declaration question here. Justin, to the best of your knowledge, are you infected with, are you in a high risk category for contracting HIV which causes AIDS and you have definite plans to travel or reside outside of Australia IE booked or we'll be booking travel within the next 12 months. Sure which country or countries you intend to travel to or reside in that.

[12 minutes 2 seconds][Customer] : No, yes, uh, European countries, you wanna look in with this Europe?

[12 minutes 20 seconds][Agent] : Yeah, umm, no, that's fine. I can just write in Europe. All I have to confirm is that, uh, none of the European countries you'll, uh, go to are Ukraine.

[12 minutes 28 seconds][Customer] : No, not at that.

[12 minutes 29 seconds][Agent] : All right, easy as in that case, uh, that was the only country in Europe, but that's of concern.

[12 minutes 35 seconds][Customer] : Yeah.

[12 minutes 34 seconds][Agent] : So I can just run Europe and it's not on the list. Uh, will you be overseas for longer than three consecutive months? Easy as well. Do enjoy the trip, mate. That sounds like a lot of fun and the the next question, do you have existing income protection cover?

[12 minutes 40 seconds][Customer] : No, no.

[12 minutes 52 seconds][Agent] : All right, the next section now this in regards to your medical history, the overarching question asks have you ever had symptoms of in diagnosis with or transform or intend to seek medical advice for any of the following? Firstly, is cancer, tumor, mole or cyst including skin cancer, sunspots, Melanoma or leukemia?

[13 minutes 13 seconds][Customer] : Is there a question there?

[13 minutes 16 seconds][Agent] : Oh, yeah, sorry, umm, your first question was asking in relation to cancer, tumor, mole or cyst, including skin cancer, sunspots, Melanoma or leukemia. Yes or no? Sure. Uh, so based on your response, please answer yes or no for each of the following. Uh, we'll narrow it down from here. Firstly, just in Melanoma, yes or no? Any other form of skin cancer and or sunspots? Sure. Was your skin cancer and or sunspot cut out and was it a basal cell carcinoma, BCC or squamous cell carcinoma? SCC?

[13 minutes 15 seconds][Customer] : Sorry, Yes, no, yes, yes, the first one by yourself.

[13 minutes 56 seconds][Agent] : Yep, BCC, no dramas. All right, we'll keep moving. Thank you, Justin. Next question here is mole or cyst, yes or no, Schumer leukemia, other form of cancer. All right, very good. We'll keep moving. Uh, Justin, have you ever had an abnormal PSA test or an enlarged prostate? Stroke, chest pain, palpitations or heart conditions such as not limited the heart attack and angina or high blood pressure like cholesterol, thyroid condition or neurological symptoms such as dizziness or fancy diabetes? Raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder off the liver, stomach, bowel or bladder or pancreas.

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

[14 minutes 47 seconds][Agent] : Epilepsy, motor neuron 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, abuse, prescription medication, or received medical advice or counseling for alcohol consumption. Disorder off the kidney or bladder. Blood disorder or disease. Asthma. Are the respiratory disorder, excluding childhood asthma, Back or neck pain or disorder. Arthritis. Chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia.

[14 minutes 53 seconds][Customer] : No, no, no, no, no, no, no, no. Alright.

[15 minutes 30 seconds][Agent] : Joint or muscle pain. Ligament injuries including replacement or reconstructive surgery. Osteopenia. Osteopenia, any defective hearing or sight other than which is corrected by glasses or contact lenses.

[15 minutes 34 seconds][Customer] : No, no, no.

[15 minutes 46 seconds][Agent] : Uh, the next few questions just were differently before. OK, uh, Justin, other than what you've already told me about in the past three years, have you sought medical advice or treatment by medical practitioner or specialist while you're waiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? Other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks? Other than what you've already told me about, have you ever during a working career required more than two consecutive weeks off work due to illness or injury?

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

[16 minutes 24 seconds][Agent] : Alright, I'm stretched now mate. Just a few questions left. There's a couple of regarding your family history and it's only about your immediate family and that's your mother, father, brother and sister. OK. Yeah. Uh, uh, fair question mate. It is an income protection insurance. Umm, funny enough, our life insurance does have quite a few similar questions. Uh, but yeah, no, we do do the same, uh, rather similar process for income protection.

[16 minutes 33 seconds][Customer] : Am I applying for income protection or life insurance here 'cause it's ludicrous, OK?

[16 minutes 51 seconds][Agent] : Umm. So, Justin, uh, the first of these questions here to the best of your knowledge of any of your immediate family, living or deceased and have been diagnosed with polycystic kidney disease, Huntington's disease or familial and immodest process. And it's the best your knowledge of any of your immediate family suffer from cancer, heart conditions, stroke or other heretery disease prior to age 60. All right, final question, just regarding any hazardous pursuits, uh, Justin, other than one of events, 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 and sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity?

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

[17 minutes 34 seconds][Agent] : If he does it. That's all the questions out the way then. Justin, thank you very much. I'll see your answers here now, uh, see what the result comes up to be. Uh, yeah, brilliant. OK, just as expected, Justin, you're a healthy man and uh, you have been fully approved the income protection insurance, uh, and no additional exclusions nor any change. The premium dates came up as a result of the health and lifestyle questions.

[17 minutes 57 seconds][Customer] : OK.

[17 minutes 55 seconds][Agent] : OK, umm, And so the costs with the \$1000, the monthly benefit, 90 days, the waiting period, six months, the benefit. So the absolute minimum cost we can go for here.

[18 minutes 10 seconds][Customer] : OK. And that's that for the year.

[18 minutes 6 seconds][Agent] : I'd be \$9.76 per fortnight, OK Anything over the year. If you prefer an annual figure that totals to be \$253.84.

[18 minutes 21 seconds][Customer] : OK. So do you just can you just send that to me so I can pay it?

[18 minutes 26 seconds][Agent] : Yes, Sir. Umm, uh, we actually, umm, do all the final details for you over the phone, umm, in terms of payments.

[18 minutes 31 seconds][Customer] : OK.

[18 minutes 31 seconds][Agent] : So what it looks like is we note down the preferred method of payments. Uh, we SE uh, select the payment date that works best for you, uh, any time within the next month and I'll read you the declaration. You're covered thereafter from today. OK. Uh, and Justin, do you prefer the figure being a fortnightly monthly or annual payment?

[18 minutes 45 seconds][Customer] : OK, just an annual payment, please.

[18 minutes 53 seconds][Agent] : Yeah, no dramas. We'll do that. All right. Just while I arrange the last steps, I'm required to let you know we have a couple of benefits included with this as well, first of which is a rehabilitation benefit as well as the final expenses benefit. The final expenses benefit pays \$10,000 to your family in the event you unfortunately passed away to help with funeral costs and things of that nature and the premium, the cost in.

[19 minutes 12 seconds][Customer] : Yeah, I, I don't need, I don't need any of this stuff.

[19 minutes 14 seconds][Agent] : Yeah, sorry, that's all right.

[19 minutes 16 seconds][Customer] : So if we can just get this one done and try and get the documents and get them over to where they need to go.

[19 minutes 22 seconds][Agent] : Yep, here it is mate. Umm, in that case. The only other thing I'm just required to mention is regarding the premiums. Uh, they are steps, which means they'll generally increase each year as your age as indication. If you made no change the policy, the premium next year for the same parameters will be \$283.33 on the year. You can also find information about our pre instructional website. So otherwise, uh, we'll note down the preferred method of payment. Start with it can be either a BSB and account number as a direct debit or we can note down a card instead. Uh, Justin, what's your preference? Correct.

[19 minutes 56 seconds][Customer] : Sorry, this is just for the payment, Yeah, and the payment, it's not gonna make sure that it doesn't have any kind of auto renew or anything on it.

[20 minutes 6 seconds][Agent] : OK, right. So it is designed as an auto renewal type of payments. Umm, obviously within a month before uh, the renewal, you'll receive your renewal letter, uh, letting you know what the next year's premium is and etcetera, and give you instructions. Umm, if you need to, uh, call us in regards to cancellation or adjustments, etcetera, before it comes through, umm, and also let you know the dates of which the next payment is going to be made, OK.

[20 minutes 33 seconds][Customer] : Yeah, I don't like auto renew because it's anyway you can't just get rid of that.

[20 minutes 40 seconds][Agent] : Uh, no, there's no method in which I can, umm, undo that. Umm, So yeah, it would have to be required a direct debit of sorts on our ends. And obviously if it's a matter of selling, you can only hold it for a year. For example, when you see your policy renewal letter next year, just give our support team a call. Umm, you can cancel over the phone. There are no cancellation fees involved. So looking here, yes, the preferred method of payment. Justin, would you rather we note down the BSP and account number or card details? Mate, what's easier for you?

[20 minutes 59 seconds][Customer] : OK, I'll just give you card details and that way we can just do

that now and then you're able to send me those documents straight away, aren't you?

[21 minutes 14 seconds][Agent] : Yep, yeah, that's right. You'll receive the documents via e-mail at some point today and then the post the documents. The physical copy will be in the next two to five business days.

[21 minutes 25 seconds][Customer] : Yeah, Yeah. How soon till you'll be able to e-mail them to me just cause?

[21 minutes 25 seconds][Agent] : Otherwise yeah so it it can sometimes in some of these cases it's instantaneous, but most of the time it's within the next hour. It is relatively quick umm otherwise Justin for security purposes while obtaining your card details, the call recording will stop and recommence after we click the details.

[21 minutes 35 seconds][Customer] : OK, Yep, Yep.

[21 minutes 46 seconds][Agent] : Just make sure it's all secure on. None. Uh, so please be advised, the call recording has now resumed for quality and monitoring purposes. And just confirming for the recording, the name on the card, Justin, it was under your name, is that correct? All right. And uh, the first payments, when would you like the payments to come out for the income protection cover?

[22 minutes 31 seconds][Customer] : Yep, yes, yeah. So this is an annual, just the annual payment.

[22 minutes 42 seconds][Agent] : The cover will still start from today regardless of which day you select, correct?

[22 minutes 50 seconds][Customer] : I want it done in full. So that can be today. That's fine.

[22 minutes 54 seconds][Agent] : Yeah OK, any, well, the first payment come out today then uh, for reference, sometimes the debit may not come through until tomorrow in the morning generally, uh, but it will still be umm, the cover still start from today.

[23 minutes 6 seconds][Customer] : Yep. And that was 2263 or something you said, was it 53? OK, no worries.

[23 minutes 5 seconds][Agent] : OK, uh, the deco yeah, \$253.84 a year easy. So the last step, Justin, I'll reach you now your declaration, uh, these are the terms conditions of the policy. I'll reach you in full. There'll be a question in the middle, a couple more at the end. I just need clear yes or no

answers for each and then we're all done and dusted.

[23 minutes 27 seconds][Customer] : OK.

[23 minutes 28 seconds][Agent] : It reads. Thank you. Justin Tomlinson, it's important you understand the following information. Our last be agreed for these terms at the end and your policy will not be enforced unless you agree these terms in full. Real income protection is issued by Hanover wifely of Australasia Ltd, who will refer to as Hanover. Hanover is arranged with Greenstone Financial services. Someone referred to as GFS trading as real insurance issued arranged as insurance on its behalf. Hanover relies on the information provided when assessing your application. That includes the information we initially collected from you. Provide a quote. Hanover is set a target market termination. First fraud describes our concerns as practice designed for uh, distribution practice of the consistent termination and you can take a copy on our website. I need to remind you that you need to take reasonable care that you agreed to. Justin, can you please confirm you've answered all our questions in accordance with your duty? Yes or no?

[24 minutes 9 seconds][Customer] : Yes.

[24 minutes 10 seconds][Agent] : Alright, moving on. Uh, may from time to time provide office to you by the communication method you provide to us in relation to our products and services. By agreeing to this declaration, you consent to allow us to contact you for steps in to update you count that at the same time by contacting us. The accepted cover provides the following insurance cover for Justin Tomlinson. A monthly and short amount of \$1000 for the waiting period of 90 days and a benefit period of six months. The monthly monthly income benefit in the event of a payable in the event of a claim maybe less than monthly insured amount. The income benefit is limited to 70% of average monthly income of any 12 consecutive months during the two years before you suffered your disabling sickness or injury. The income benefit can also be reduced if you receive other disability payments from other sources. There's a final expenses benefit of \$10,000 pay for beneficiaries if you pass away while your policy is in place. Umm, by agreeing to declaration you're increasing non standard exclusions of learnings placed in your policy. You understand that will remain in place for the life policy. The question is alternative terms be reviewed at any time by

calling us. Your cover expires on November 8th 2038 12:00 AM. Your premium 51st year of cover is \$253.84 per year. Your premium is a step premium, which means we calculate each policy anniversary and generally increase each year, including your premiums now payable by 100 GFS of between 37 percent 51% of cover costs. You're premium debit from your credit card which authorized the debit form have provided source umm the policy documentation PDF and FSG will be mailed to you. It provides your e-mail address. Your policy documentation will also be on to you today should carefully consider these documents to ensure property needs for 38 clean off. When you may cancel your policy and your premium may have paid refunded in full unless you've lodged your claim. There are risks, especially replacing policies as a new policy may be identical to existing cover. You recommend you do not cancel the existing policy until you have received reviewed our policy in full. Finally, we have a complaints process we should access any time by contacting us. Full details available online and the documentation we're sending you. So two final questions here. Justin, firstly, do you understand and agree with the declaration yes or no?

[25 minutes 59 seconds][Customer] : Yes.

[26 minutes][Agent] : And would you like any other information or about the insurance now or would you like me to read any part of the PDS to you? All right, easy as that's all sorted. Justin, Thank you very much for choosing real insurance. OK mate.

[26 minutes 6 seconds][Customer] : No, no worries.

[26 minutes 12 seconds][Agent] : Uh, the, once again, the e-mail documentation will come to you at some point today. Umm, it is generally quite quick. Umm, and then via post as well. Those documents take generally in the next two to five business days. OK, easy.

[26 minutes 23 seconds][Customer] : OK, thank you.

[26 minutes 25 seconds][Agent] : Uh, no problems mate. Any oth any other final questions? Anything else I can help with?

[26 minutes 30 seconds][Customer] : No, that's good. That's good.

[26 minutes 32 seconds][Agent] : Alright easy. Not a problem mate. Appreciate your time then. OK, take care and enjoy the rest of your day.

[26 minutes 37 seconds][Customer] : Alright, thank you.

[26 minutes 38 seconds][Agent] : Not a problem. Bye bye.

[26 minutes 39 seconds][Customer] : OK, bye.