

[6 seconds][Agent] : Hi there, Melissa. My name's Sharon. I'm giving a call from Real Insurance. How you going today?

[5 seconds][Customer] : Hello, I'm good. Thank you. How are you?

[13 seconds][Agent] : That's good. Very well. Thank you for asking. We're just following up. I know it's come through almost instantly there on the funeral cover quote request that we've received from our website. The main reason for the call today, Melissa, is just to take you through how the insurance works. I'd go through some different prices and levels of cover, see if we can find something suitable for you there too. Beautiful. And what I'll need to do just firstly let you know our calls are recorded and any advice I provide is generally nature and may not be suitable to your situation. Just make sure I've got your details correct here also. So I've got your name down as Melissa Mackey. Wonderful. And then date of birth, the third of the 4th 1971. And lastly, just need to confirm that you're an Australian resident as well.

[31 seconds][Customer] : Yeah, yeah, yeah, yeah.

[56 seconds][Agent] : Awesome. OK, well that's everything out of the way. I appreciate going through that too. Umm, I was going to ask, is Melissa OK or do you prefer Mel by chance?

[1 minutes 3 seconds][Customer] : Everyone calls me now. I'm getting always true if I'm in trouble.

[1 minutes 6 seconds][Agent] : Awesome. Look, I don't want to make it so like you're in trouble, so I'll stick with Mel. Umm, now I'd love to know what was the main reason that you were having a look into the funeral cover recently. Oh God, Oh my goodness.

[1 minutes 15 seconds][Customer] : My brother died 2 weeks ago and I'm paying for his funeral so I kind of say it's a bit of a bit of a wake up call.

[1 minutes 29 seconds][Agent] : No, no, I of course. Look, I'm so, so sorry for your loss there. I hope you and your family are managing alright. Umm, you know, it's never an easy thing losing a loved one, especially 1 so close there too. So I hope you guys are, you know, doing the best you can.

[1 minutes 28 seconds][Customer] : So I just, yeah, well he was actually adopted and he was Aboriginal, so going through that, he was part of the funeral fund, but it collapsed.

[1 minutes 46 seconds][Agent] : Oh, I heard about that. Yeah.

[1 minutes 51 seconds][Customer] : So yeah, the Aboriginal community funeral plan.

[1 minutes 57 seconds][Agent] : Yeah. Yeah.

[1 minutes 57 seconds][Customer] : So it's just been a **** fight.

[2 minutes 1 seconds][Agent] : Yeah. I can. No, I can imagine.

[2 minutes 1 seconds][Customer] : And then I just thought, Oh my God, I don't have anything for myself and I've only got one child and I'd hate for her to be like Lesley's bills or whatever.

[2 minutes 14 seconds][Agent] : Yep.

[2 minutes 15 seconds][Customer] : So I was actually looking at life insurance as well.

[2 minutes 18 seconds][Agent] : Oh. Oh, gotcha. Well, look, I've funnily enough, I'd specialize in the life insurance. I I work with all of it. So if you'd rather, we can have a look into life insurance.

[2 minutes 17 seconds][Customer] : I just did a quote thing for life insurance as well, so yeah, yeah, yeah.

[2 minutes 31 seconds][Agent] : Yeah, OK.

[2 minutes 32 seconds][Customer] : I'm happy to do like I'm looking for both.

[2 minutes 34 seconds][Agent] : Yeah, perfect. Well, look, we'll go through the life insurance, see how that pans out. And then from there we can also look into the funeral cover as well. Let me just swap this over for you very, very quickly. But no, very, very understandable. You know, unfortunately it's never until I think we really see these sorts of things happen first hand. But it really, you know, clicks that flicks that switch in our brains to think, you know, goodness, what have we got in place or what's gonna happen if, you know, the same thing happens to me.

[2 minutes 34 seconds][Customer] : So yeah, yeah.

[3 minutes 2 seconds][Agent] : But it's great that you're thinking. So you mentioned your daughter there.

[3 minutes 5 seconds][Customer] : 199, yeah.

[3 minutes 4 seconds][Agent] : It was just one and only beautiful. How old is she, if you don't mind me asking? 29 BSO. You've done all the hard yards, thank goodness. Now it's obviously time to take a step back and relax there. Has she had any children of her own?

[3 minutes 10 seconds][Customer] : 29, yeah, yeah. She's had three, but one passed away, so yeah.

[3 minutes 21 seconds][Agent] : Oh, oh, gosh, Yeah. No. Oh, my goodness. Gosh.

[3 minutes 25 seconds][Customer] : So I've got 2 little grandchildren with three technically, but yeah, yeah, no.

[3 minutes 32 seconds][Agent] : It's not been an easy run for your family. Goodness. No. But I'm glad to hear you do. Of course. You know, I have some grandchildren as well there. How old were they?

[3 minutes 36 seconds][Customer] : Oh, OK, 4:00 and 2:00.

[3 minutes 44 seconds][Agent] : Beautiful. And do you get to see them quite often?

[3 minutes 46 seconds][Customer] : Yeah, all the time, all the time.

[3 minutes 48 seconds][Agent] : Oh, awesome. I'm sure that's a very, very good one.

[3 minutes 49 seconds][Customer] : But we wouldn't have the second one little 2 year old if the the other one hadn't passed away. So it's kind of like a weird feeling, you know? So yeah.

[3 minutes 59 seconds][Agent] : Yeah, of course, of course.

[4 minutes 3 seconds][Customer] : But anyway, they're, they're luckier than some people.

[4 minutes 9 seconds][Agent] : Yeah.

[4 minutes 7 seconds][Customer] : So some people can't even have children after they lose 1. So then they're really fortunate that they've they've been able to have another one. And yeah.

[4 minutes 9 seconds][Agent] : It's no very blessed, Yeah, goodness. But look, that's the main thing as well. You guys have, you know, very, I'm sure even after these, you know, very bad events, you know, much closer tied a bond I think, which is definitely good to see. Now what we'll do. I'll swap this over. We'll go into the life insurance, see how that turns out. As I said. Now when it does come to the life insurance now, have you got any figures that you'd be wanting to have a look at first in terms of a level of cover? I believe you can look anywhere. I'll double check myself in a second from 100,000 up to 750,000 of life insurance.

[4 minutes 52 seconds][Customer] : I think it's going to come down to what the premiums are, how

much the cover's going to cost, but I probably didn't like wanting to sit around between the 500 to the 750.

[5 minutes 7 seconds][Agent] : Yeah, perfect. Look, we can start at 501st and if we need to, you know, work up, we can. If for whatever reason we do need to work down, we can as well. I'll just quickly confirm with you. Now, have you had a cigarette in the last 12 months? Yes or no?

[5 minutes 6 seconds][Customer] : Yeah, yeah, yeah.

[5 minutes 20 seconds][Agent] : Yes. Look, I'm guilty as well. It's a bit of a bad habit, but one that's hard to shake off and I enjoy it too much so.

[5 minutes 24 seconds][Customer] : You know enough. I have not. I went on diving and I started it the day before my brother died, which was his birthday, and he died the day after his birthday.

[5 minutes 36 seconds][Agent] : Mm hmm. Oh gosh.

[5 minutes 37 seconds][Customer] : And then when I found out I have not picked up a cigarette since, right. Yeah. It was really weird, you think, right, You'd pick up a cigarette in terms of stress. But I've had that much to do. I just hadn't even thought about it.

[5 minutes 42 seconds][Agent] : Oh yeah. No, look, hopefully you can keep.

[5 minutes 52 seconds][Customer] : So, yeah, but I'm hoping it continues.

[5 minutes 56 seconds][Agent] : Yeah, I was going to say I think that streak can continue. Definitely.

[5 minutes 55 seconds][Customer] : So yeah, but I had gone on, I had started the Ziban tablets as well.

[6 minutes][Agent] : Look, if it does, yeah, No, no, that's all right. Look, I was going to say, obviously we'd have to note down, yes, you had had one in the last 12 months. But if it does, let's say you've got the life insurance in place does hit a period of 12 months. Well, you haven't had a cigarette. Simply get back in contact with the supplier to have that reviewed and we can have that changed internally. We'll make it cheaper for yourself. Just as a bit of a heads up there too.

[6 minutes 4 seconds][Customer] : So yeah, Yep, Yep, yeah.

[6 minutes 25 seconds][Agent] : Awesome. Well, I'll start letting up to the 500,000 in the background then we'll go through the life insurance and see how that pans out for you. Let me know if you've got

any questions as well. I'm more than happy to clarify as much as I need to. Now, the main way the life insurance is designed, first and foremost, it's that financial protection for your loved ones that we're going to pay out through a lump sum payment in the event that you pass away. So I'm not too sure. Look, everyone has different circumstances here. This can be used to, you know, wipe off and eliminate any debt that may be passed on or even if it's just, you know, giving a bit of a leg up and helping assist, you know, family members with that. Financial security can be used for a range of things that now we allow you to nominate up to five beneficiaries to receive the amount. But to my understanding, it just be mainly your daughter that you want to look after that of course, very easy process making sure it gets left to her. It just requires a few basic details. That way we can identify her when she gets in contact with us.

[6 minutes 36 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[7 minutes 20 seconds][Agent] : Now with the life insurance, there is an application, but it's very, very straightforward. We don't have to send you to the doctors or anything like that. It's just a series of yes or no questions that'll be determining your approval for the cover and if you are accepted, once you decide to commence the policy, you'd be covered immediately for death due to any cause. The only thing that's not covered is just suicide in the 1st 13 months.

[7 minutes 42 seconds][Customer] : Yeah. Oh, that's not going to happen.

[7 minutes 44 seconds][Agent] : Beautiful. No? No, very good to hear. Of course, the other thing that we do provide you with this is a bit of a living benefit. That's with the terminally ill. Advanced time. And fingers crossed. Of course you don't have to use it. All it means is that if you were diagnosed with 12 months or less to leave by a medical practitioner, it's as simple as getting in contact with us. We'll pay the life insurance out in full for you whilst you're still alive.

[8 minutes 6 seconds][Customer] : Yeah.

[8 minutes 5 seconds][Agent] : OK, wonderful. And the last thing here that we do provide a \$10,000 advance payment. The main purpose of that is to assist with any funeral expenses or any of the urgent bills they may have during the initial stages of the claims process.

[8 minutes 22 seconds][Customer] : Yeah. Right. So if you did that and you can get that 10,000,

then you really don't need a funeral plan, do you? Yeah, right. Yeah. Then yeah, I much prefer. Yeah, I think that's OK then. Yeah.

[8 minutes 29 seconds][Agent] : Well, the way essentially the design of it is to be an in built funeral insurance within the life insurance, Yes, Yeah, perfect. Because it's kind of A2 in one in a sense. I know you were looking for the funeral cover, but it's provided through the life insurance anyway, so that works out Well there.

[8 minutes 44 seconds][Customer] : Yeah, yeah.

[8 minutes 46 seconds][Agent] : Now that's everything that we include in the life insurance now. I just wanted to check in. How's that all standing for you so far?

[8 minutes 51 seconds][Customer] : No, good, Good.

[8 minutes 53 seconds][Agent] : Wonderful. OK, well let's have a look here. So starting off at the \$500,000 that's working in a fortnightly premium of \$149.81, how's that standing for you for starters?

[9 minutes 4 seconds][Customer] : Yeah, Yeah, no, that's fine. I just, I didn't want to go over about \$100 a week like that. I was comfortable with \$100 a week. I didn't want to go over that much.

[9 minutes 16 seconds][Agent] : Oh, oh, perfect.

[9 minutes 21 seconds][Customer] : So yeah.

[9 minutes 22 seconds][Agent] : Well, look, it's completely up to you. Even if we have a look at some slightly lower levels, I know it's obviously under where you were looking at 100 bucks a week. But if you do want to make it a bit more cost effective to start off with, because there are ways, there's a way that you can increase your level of cover slowly over time rather than taking any sort of big hikes as well. If I just drop it down to 400,000, that now brings the premiums down to \$119.85 a fortnight. Is that getting a bit better there?

[9 minutes 39 seconds][Customer] : Yeah, yeah, yeah, I'd be. I'd be happy with 500,000. And then if you can tell me how I can increase it over time?

[10 minutes][Agent] : Yeah, perfect. OK, we'll leave it at 500 there. We'll go through this here. So this is how the premiums and the benefit amount is kind of designed as time goes on. Now, the premiums themselves, they are stepped, meaning that they will generally increase each year as you

age. Unfortunately, as humans, you know, we do become a slightly higher risk in terms of health the older we get. I wish it were different, but the premiums are kind of designed from the business perspective to counteract that risk. The other thing that is included is what's called automatic indexation and this means that each year your sum insured will increase by 5% with associated increases in premiums, so levelling up your cover, it will cost a little bit more as well. However, you can opt out of this automatic indexation each year if you feel the need.

[10 minutes 26 seconds][Customer] : Yeah, yeah, yeah.

[10 minutes 47 seconds][Agent] : So it's left on by default and then you just have to notify us if you'd like it switched off for the following year. There. Now I'll show you some examples. Just for some numbers here. This is as an indication if you made no changes to the policy left the 5% increase on the benefit will raise to \$525,000 next year and cost you a total of \$175.85 a fortnight. However, if you leave it off, cover remains at 500 flat. It's been just working in at \$167.47 per fortnight.

[11 minutes 10 seconds][Customer] : Yeah, yeah.

[11 minutes 22 seconds][Agent] : Look it'll and that's why we let it I guess you know, have an optional each year because one year you may want to leave it on the next year you may want to leave it off. Just makes it a bit easier there rather than being a sit and forget type of deal, but not very good.

[11 minutes 19 seconds][Customer] : So you better after doing it, Yeah.

[11 minutes 34 seconds][Agent] : Now, if you do ever get curious to know, you'll be able to find more information about our premium structure on our website. That's everything to do with the life insurance. The next step is to run you through the application, see how we go because things such as your approval as well as the final price and final terms, it's all determined on the outcome there. But that shouldn't take us too long at all.

[11 minutes 56 seconds][Customer] : What?

[11 minutes 54 seconds][Agent] : Generally only a couple of minutes, but we'll start bringing that up here. So I'll need to confirm other contact details if you I've got your e-mail. Was it gay? Lamel1@outlook.com.

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

[12 minutes 5 seconds][Agent] : Perfect. And then in terms of an address, because you could get approved, we also want to have it sent out to you with the physical post. What would be your post code there now?

[12 minutes 16 seconds][Customer] : Oh Jesus, I don't know 'cause I normally get everything sent to my mum's house but she's 89 'cause I never checked my letterbox.

[12 minutes 24 seconds][Agent] : The same.

[12 minutes 23 seconds][Customer] : I'm hopeless at checking my letterbox. Hang on.

[12 minutes 24 seconds][Agent] : Actually, I'm the exact same, funnily enough, which you've reminded me to check when I get home tonight that umm, look, I was going to say because we've got the option for a home and a postal address. So if you'd like, just for ID purposes when you have to call up, we can place your home address down and pop your postal address to something different.

[12 minutes 41 seconds][Customer] : Yeah, it's alright. I'm just Googling it now.

[12 minutes 45 seconds][Agent] : I know you're right.

[12 minutes 43 seconds][Customer] : 2321 Morty.

[12 minutes 46 seconds][Agent] : And what was the town or suburb there more? Oh, Bob with no why? I love more of it.

[12 minutes 53 seconds][Customer] : Yeah, it's beautiful.

[12 minutes 53 seconds][Agent] : We're actually, oh, it's the best place ever. We're based down in Sydney, but I grew up a lot on the Central Coast and my mum and I would always travel up, umm, to more Perth, go to the antique store. I've bought a million things from there over the years. Love it.

[13 minutes 6 seconds][Customer] : I know.

[13 minutes 7 seconds][Agent] : Umm, very, very nice.

[13 minutes 7 seconds][Customer] : It's a great place to live.

[13 minutes 9 seconds][Agent] : Yeah. How long have you been there for? Oh, got you.

[13 minutes 9 seconds][Customer] : Yeah, in March last year, Yeah. So I only rent, but I've been

looking for a place in markets to buy. But the one I've my eye on, it's been on the market with Singer last year and they're like I think on \$100,000, they want more than what I'm prepared to spend, but they haven't sold in nearly well. What, 12 months?

[13 minutes 24 seconds][Agent] : Yeah, yeah.

[13 minutes 42 seconds][Customer] : What are we coming into the 10th month say like 20-2 months? It hasn't sold. And I they they're just not prepared to meet the market. But something's going to come up. I have said something will come up.

[13 minutes 52 seconds][Agent] : No, it always looks something comes up at the right time. It always does. But no, I'm very, very lucky to live there. That's so awesome.

[13 minutes 58 seconds][Customer] : Yeah, yeah. 49 High Street.

[14 minutes 1 seconds][Agent] : And then sorry, just to finish off as well, Sorry, Mel, the street number and street name for yourself, High Street, there we go. And then so home and postal address will pop down for you there. OK, wonderful. The last thing I just need to check off is your best contact is the mobile that we're speaking on now ending in 581.

[14 minutes 14 seconds][Customer] : Yeah, yeah.

[14 minutes 21 seconds][Agent] : Yeah, beautiful. OK, pop that in for you there. Now I'll load these questions up for you. I will need to read out what's called a pre underwriting disclosure and it's a statement that makes you aware of your responsibility before answering the questions. From there, we'll be able to jump straight into it.

[14 minutes 37 seconds][Customer] : Yep.

[14 minutes 37 seconds][Agent] : So just this year. And as a reminder, 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 will share this with your insurer and make sure 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 breaches of privacy. By proceeding, you understand that you are applying to purchase a life insurance policy and if 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 reach 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 I'll just confirm if you know. Do you understand and agree to your duty? Yes or no? Beautiful. OK, now these questions very, very straightforward. I will need to make sure that I read them out in full to you first. I'll then just ask you yes or no. And I can only accept a yes or no response. Sometimes if there's a larger response, it may, I guess you know, over explain or over complicate. So easiest way is just a yes or a no. But if you need to re clarify anything or want to ask a question, jump in, let me know as well. So first one's asking, have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Yes or no? No, very good. Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia. Yes or no? Does your work require you to go underground? Work at heights above 20 meters, dive to depth below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore?

[15 minutes 45 seconds][Customer] : Yes, OK, No, yes, No, I'm an boss. I'm an explosive boss.

[16 minutes 41 seconds][Agent] : Yes or no, Sorry, I was going to say thank goodness. So of course, not the real deal though. Very good. Now the next section here, this is just in relation to height and weight. So in order to move forward with the application, we just need to make sure that we capture a confident single figure measurement for each one. Starting off first, either centimeters or feet and inches will be fine. What is your exact height? Or if you remember the last time you had it checked, what would that be?

[17 minutes 14 seconds][Customer] : I think I was about 541 or fi 5.1 or 5 four 5.2 I think.

[17 minutes 22 seconds][Agent] : 5 foot if look, I was going to say we can accept slight differences there. If your confidence between 5 foot one and five foot two, we just place in the shorter height.

[17 minutes 38 seconds][Customer] : Yeah, yeah. OK.

[17 minutes 35 seconds][Agent] : If you happen for me to place in five foot one, Yep, perfect.

[17 minutes 40 seconds][Customer] : Pop it up.

[17 minutes 41 seconds][Agent] : OK, pop that in five feet and one inch and as well, what is your exact weight? We can either accept kilos, pounds or stones. Beautiful. OK, pop that in there.

[17 minutes 49 seconds][Customer] : 65 kilos, 5.3 or 5.3?

[17 minutes 52 seconds][Agent] : Now the next questions can 0.3. Now we can pop that in. Beautiful. Now the next one is just confirming. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no?

[18 minutes 8 seconds][Customer] : I wish no.

[18 minutes 11 seconds][Agent] : No, that's all right. Look, me too. It would be nice if I could just wake up and click my fingers. It's all done. The next one here is just confirming to the best of your knowledge. Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Yes or no? No, very good. And do you have definite plans to travel or reside outside of Australia, IE booked or will be booking travel within the next 12 months? Yes or no?

[18 minutes 26 seconds][Customer] : No, no.

[18 minutes 36 seconds][Agent] : No, that's OK. Keep in mind though, with this life cover, it has got a worldwide 24/7 protection. Knock on wood, anything was to happen last year on holiday. Look, if anything I'd probably prefer it being away in a nice on holiday rather than being here. But no, just to let you know.

[18 minutes 51 seconds][Customer] : Yeah, cool.

[18 minutes 52 seconds][Agent] : Awesome. Now the next one is just double checking. Do you have existing life insurance policies with other life insurance companies?

[19 minutes 2 seconds][Customer] : No.

[18 minutes 58 seconds][Agent] : With the combined total sum is short of more than \$5 million night beautiful. And finally up to the medical history section here. So the way this one works now there's a main question at hand that I'll refer back to and just a list of conditions we'll go through again, just a yes or no is perfect. So it asks, have you ever had symptoms of being diagnosed with or treated for

or intends to seek medical advice to any of the following, starting off with cancer, tumor, mole or cyst, including skin cancer, sunspots, Melanoma or leukaemia? Yes or no?

[19 minutes 29 seconds][Customer] : Well, yes, I've had skin cancer cut off.

[19 minutes 33 seconds][Agent] : No, that's perfectly fine. We'll be able to capture that under this section here. So it's just a skin cancer, was it that was cut off? Yeah, no, that's all right. We'll pop down. Yes. Under the subsection of any other form of skin cancer and or sunspots. And was your skin cancer and or sunspot cut out? Yes or no? Yep. And now do you remember was it a basal cell carcinoma or squamous cell carcinoma?

[19 minutes 38 seconds][Customer] : Yeah, yes, the first one.

[19 minutes 56 seconds][Agent] : So I'm Basil, beautiful. Yes. And that's all captured there. No need to go any further. That's all disclosed. Beautiful. All right, now the next main question will confirm. Have you ever had an abnormal cervical smear? Yes or no? Yes, that's all right. Drop down questions again. And what was the abnormality described as by your doctor, if you remember?

[20 minutes 11 seconds][Customer] : Yes, it was. I, I think it just said five weeks, but then I went and had as well over 12 months ago. I went and had like a mini operation or something and it fixed it all, yeah.

[20 minutes 35 seconds][Agent] : I OK would it be because I've got some conditions here I'll read these out You just let me know if one of them rings a bell more so than the others. So HPV or wart virus SIM one SIM 2 SIM 3 abnormal cells, precancerous lesions, slash cells or cervical dysplasia to any of no, if you, if none of those ring a bell to be on the safe side, we can place in the answer don't know.

[20 minutes 56 seconds][Customer] : I've gotten that, yes.

[21 minutes 3 seconds][Agent] : And that then brings up the next follow up question, which asks, have your follow up cervical smears been normal since Yes, beautiful. And have you been given clearance by your doctor with no ongoing treatment or monitoring required other than routine cervical smear tests?

[21 minutes 19 seconds][Customer] : Just routine. Yeah.

[21 minutes 21 seconds][Agent] : And you've been given clearance by a doctor with no ongoing treatment or monitoring? Yeah, other than the routine. Beautiful.

[21 minutes 25 seconds][Customer] : Yeah, that's all routine.

[21 minutes 28 seconds][Agent] : OK, pop down a yes there also. All right, back to the main questions at hand. Next one's asking about stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure. Yes or no? No. High cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting. Yes or no. No diabetes, raised blood sugar, impaired glucose tolerance, or impaired fasting glucose. Yes or no. Very good. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Yes or no. No epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease, or paralysis. Yes or no. No anxiety, depression or stress requiring medical treatment or any other mental health disorder. Yes or no?

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

[22 minutes 20 seconds][Agent] : I was going to ask as well. Sorry. With the medication that you mentioned earlier, was that medication to stop smoking?

[22 minutes 27 seconds][Customer] : Yeah.

[22 minutes 28 seconds][Agent] : Oh, perfect. No, no, that's OK. It sounded like a different medication. No, that's all right. Beautiful. I'll pop down now. I just wanted to make sure we're doing the right thing by you. Of course. The next one here is confirming any illegal drug use, abuse of prescription medication or received medical advice or counselling for alcohol consumption. Yes or no? Very good disorder is the kidney or bladder. Yes or no, blood disorder or disease, yes or no? And lastly for this section, asthma or other respiratory disorder excluding childhood asthma, yes or no.

[22 minutes 44 seconds][Customer] : No, no, no, no.

[22 minutes 59 seconds][Agent] : Awesome, Very well done so far there, Mel. That's the biggest section out of the way. Now the next one here is just confirming 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? Yes or no? Yeah. Oh, in that case. There. Now let me jump back here. You'll be able to capture that under the previous section. Let me jump back into here. Where are we?

[23 minutes 26 seconds][Customer] : I did it back in hospital in March last year and that was, I had, I had a kidney stone that yeah, well, yeah, it was well over 12 months ago. It was March.

[23 minutes 50 seconds][Agent] : No, no, that's perfectly fine. So under the question disorder of the kidney or butter, I'll pop down a yes and then under kidney disease or disorder or pop down a yes again. Then the next question just confirms was your condition, sorry, was your kidney condition limited kidney stones and have these been passed or treated? Yes, beautiful. OK. And that captures all of that there. Other than the kidney like kidney stones, was there anything else in the past three years you can think of? Nice, beautiful. And just to be on the safe side, I just want to make sure to see if we do or don't have to disclose it. Was it just the tablets for the smoking to stop, like essentially just stop the kind of cravings or whatnot? Is that just like bought from just a normal kind of store like Kohl's or whatnot or what was the go around that?

[24 minutes 9 seconds][Customer] : Yeah, then yeah, no, I went and got a prescription today, I can't remember what they're called Zivan and they're just the prescription stops making tablets.

[24 minutes 51 seconds][Agent] : Yeah, yeah. Perfect.

[24 minutes 49 seconds][Customer] : They're stronger than the over the counter ones.

[24 minutes 54 seconds][Agent] : No, that's OK. Let me just double check. I want to see how best we can disclose it in the application because I believe we will have to just because it's like a form of medication. But I just want to double check how best we can do it to make it the easiest way for you there.

[25 minutes 2 seconds][Customer] : Yeah, yeah.

[25 minutes 5 seconds][Agent] : OK, awesome. Thank you very much and I'll be back in just a second. Thank you so much there for your patience. Mel, what we will have to do just because it is like a different, it's because it's a top medication prescription that you are on. We'll have to pop down

that separately because there are some conditions that are on the list here. It's not one of the ones that I have in front of me. So I just have to take down some further information about it. But it shouldn't take us too long and we can get that sorted for you there. So I'll just pop.

[27 minutes 57 seconds][Customer] : Yeah, well, I only, I only have another two weeks to go on it. It's only like a month prescription and then you've got to go back and get it renewed, which I was hoping I wouldn't have to.

[28 minutes 29 seconds][Agent] : Yeah, no, that's all right. Even if it is like past or current and we still would have to keep note of it, even if it was like, you know, I suppose so like a year ago or so. It's just more so they want to know, you know, what's happening in the past three years. But this won't be a worry at all because it's not like it's, you know, impacting anything major. So I'll just pop in nicotine medication and then from there. So please describe the reason for consultation, including symptoms and diagnosis. I'm just going to pop in. Client wished to cease smoking, hence seeking advice from GP. And it was your GP? Yeah yeah perfect. We see smoking hence seeking advice from GP and was prescribed. What was the name of the medication again? Sorry if you could spell it for me.

[28 minutes 43 seconds][Customer] : Yeah, yeah, yeah, yeah.

[29 minutes 29 seconds][Agent] : Zyb for Barry AM.

[29 minutes 25 seconds][Customer] : ZYBANS yeah. And then Sr. like I think the Sr.

[29 minutes 37 seconds][Agent] : Oh, OK, it's slow release. OK, beautiful. And when did that first occur? I think he told me it was around two to three weeks ago or so.

[29 minutes 35 seconds][Customer] : slowly, yeah, well, I don't have any left.

[29 minutes 56 seconds][Agent] : Yeah, that's OK.

[29 minutes 49 seconds][Customer] : So we got started on or around about the 10th of September, yeah.

[29 minutes 57 seconds][Agent] : I'll pop in close to umm, close to 10th of September 2024. And then the next one's just asking for details of medical tests. Was it just an examination or discussion that you had with the JP?

[30 minutes 11 seconds][Customer] : Yeah. And then the thing you have to go through the don't quit forward thing as well. Stop no that go quick. You got a bit you don't stop smoking organization that's out there.

[30 minutes 26 seconds][Agent] : Oh, maybe I haven't looked, I haven't really looked into it because I haven't planned on stuffing ***** umm, but I have. I think I have it.

[30 minutes 33 seconds][Customer] : It's on the TV, but when you go on these tablets of that, they actually give your phone number. The doctor gives you phone number to the stop smoking thing and they contact you. It's actually it's a good program, really.

[30 minutes 49 seconds][Agent] : OK. And is it just like a consultation they go through with you?

[30 minutes 52 seconds][Customer] : Yeah. And they just. Yeah, So they when you up and make sure you have spaces, right, because smoking can, you know, make you sleepy.

[31 minutes 5 seconds][Agent] : Got you. No, no, of course that's it.

[31 minutes 3 seconds][Customer] : Apparently when you stop smoking, it's it's a health government thing and it's how to quit support line and everything that they do.

[31 minutes 15 seconds][Agent] : Oh, perfect.

[31 minutes 16 seconds][Customer] : Yeah.

[31 minutes 15 seconds][Agent] : No, no, that's perfectly fine there. We'll leave it for your examination slash consultation. And then what I'm also going to do is prescribed, I'll just copy and paste that again. And then is there like like a milligram, how many milligrams you take a day or?

[31 minutes 35 seconds][Customer] : I don't, no, hang on. I'm just putting this packet sitting out there anyway. 160 milligrams it is. Yep, Yep. One's daily.

[31 minutes 46 seconds][Agent] : 150 milligrams you said yeah and was that just once daily yeah yeah beautiful OK once daily and then I'll pop in here client is umm two for uh RE2 for new script however feels. OK. And then next one's just asking is any further investigation or treatment planned? If so, when? I'm just going to again copy and place that there, copy there and then it since I'll just place in here as well. Since starting the medication, you've just you've felt the, you know, cravings go away. You felt better. Yeah. Beautiful. OK. Client has felt better since starting the

medication. Beautiful. And it's asking, please advise if a full recovery has been made-up to you, what we put down, whether you say yes, no or not yet, not yet. OK, pop in. Not yet. And that completes everything. There. That is all good. OK, Next one here is just confirming other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? Yes or no?

[32 minutes 39 seconds][Customer] : Yeah, absolutely not yet, no.

[33 minutes 18 seconds][Agent] : No, Beautiful. OK. And that is all of your health questions done? We've only got 3 questions left and then it will be done. So these next two are in relation to family history. It's just confirming 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 abdomatus polyposis? Yes or no? Not very good. And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to the age of 60?

[33 minutes 41 seconds][Customer] : No, no.

[33 minutes 54 seconds][Agent] : No. Perfect.

[33 minutes 54 seconds][Customer] : My father died, had a heart attack at 65, but I don't think he had anything prior to that.

[33 minutes 59 seconds][Agent] : Oh, no, no, that's OK. I appreciate letting me know there as well. But yeah, we don't have to disclose that in this one here, that is fine. We'll leave that as a no. And then the last question, now this is essentially just confirming how much of A dare you are. Just asks, other than one off events like gift certificate or voucher, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognised airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity Yes or no? I thank goodness they're as well too dangerous in my opinion. Umm all righty, that is the application done and dusted. Let's just jump out of here now and perfect. OK, So the good news is, Mel, that the application so far, nothing has popped up, which is very good to see. However, it will still need to be referred to the underwriters for a final assessment.

And that's just due to that like past three years question, all the info that I had to jot down there. So basically all that happens, I get this sent off, one of the underwriting officers will review it and they'll come back to me with a result. In worst case, I'll come back with just further questioning there. But with that being said, we can actually get your application placed or essentially your life insurance placed on a standby. So if they actually come back with like no changes and they've given you a full approval, then we can automatically have your life insurance popped in place and you just notified through your emails. And obviously the post will arrive a couple of days after that as well if you'd like. OK, wonderful.

[34 minutes 38 seconds][Customer] : No, Yeah, yeah, that's fine.

[35 minutes 38 seconds][Agent] : Well, let's go through. I'll let you know too that while your application is being assessed, you will be covered for accidental death, which pays out if death is due to a direct result of an accident and cover under. This lasts until the insurer makes a decision on your application or 30 days from today, whichever is earlier. So to get that placed on its standby, what we do is essentially go through the same steps as if we were setting it up. So we go through, you get to pick your first payment date. It does not have to be today or tomorrow. You can line it up with a schedule. It's a bit easier for you. From there. We just note down the preferred payment method and then I'll read you at a final declaration, as I said, as if we were setting it all up. And once I get this sent off, I'm hoping today we can hear from them. I think 530 they close, but by tomorrow we'll definitely have an outcome for you there.

[36 minutes 9 seconds][Customer] : Yeah, yeah. And with the payments, you don't have to be fortnightly. Or can that be monthly?

[36 minutes 31 seconds][Agent] : If monthly is easier for you, we can do monthly.

[36 minutes 34 seconds][Customer] : Yeah, monthly is better for me.

[36 minutes 35 seconds][Agent] : Yeah, yeah, let me just swap over here. It won't be a direct double just because it's split up annually, you know, across 26 fortnights or 12 months. If we're looking at the monthly premium, that would be \$324.59.

[36 minutes 35 seconds][Customer] : Yeah, yeah, yeah.

[36 minutes 52 seconds][Agent] : That's fine. Monthly.

[36 minutes 53 seconds][Customer] : Yep.

[36 minutes 54 seconds][Agent] : Yeah. Awesome. OK, Well, in that case, I'll let you know. Just break this a little bit off here. The commencement of your cover will be subject to a final assessment by the insurer if the insurer approves cover without any changes. Are you happy for me to record your acceptance of this policy now? And from there, we will have all your policy information sent to your e-mail and postal address. Yeah. OK, wonderful. Let's jump into this here. So as I said, Mel, there's no requirements to make, obviously the payment date for today or tomorrow, whatever, completely up to you in the next 30 days. What would you like to pick for the first collection day?

[37 minutes 13 seconds][Customer] : Yes, I get paid monthly on the 30th of each month, but depending on what day that is, it sometimes doesn't go in straight away.

[37 minutes 41 seconds][Agent] : Yeah, I can do. That's this Thursday coming.

[37 minutes 37 seconds][Customer] : So if we picked the 3rd of each month, yeah, yeah, the third, yeah.

[37 minutes 44 seconds][Agent] : Yes, yeah. And then just every month on the third. Perfect. Got that there. And then the last thing before I read out the declaration, we'll just be noting down the preferred method of payment. The two options I've got for you, if one's easier than the other, either a direct debit from a BSB and account number, or you can use a card, it's up to you.

[38 minutes 3 seconds][Customer] : I'll just get directed.

[38 minutes 6 seconds][Agent] : Yeah, OK, let me get that set there. Now would that be a savings or a cheque account? Savings pop that. That's all right. And then I presume the account name would just be under Melissa Mackie.

[38 minutes 14 seconds][Customer] : I think it's the savings account, yeah.

[38 minutes 23 seconds][Agent] : Yeah, perfect. Now, I'm in no rush.

[38 minutes 29 seconds][Customer] : BSc 923100.

[38 minutes 24 seconds][Agent] : Ready when you are, we'll just pop the BSB number down, first one, 00, and that should pop up as ING.

[38 minutes 37 seconds][Customer] : Yep.

[38 minutes 38 seconds][Agent] : Yeah, awesome. And just the account number as well. Sorry. Oh sorry, they're not 31. Yep, I'll read it back just to make sure I've got it correct. So it was 313534029.

[38 minutes 44 seconds][Customer] : 534 3534029 Yep.

[39 minutes 1 seconds][Agent] : OK, beautiful. That is all good there and I'm just going to make sure I've covered. Oh goodness, I almost forgot. So there are two things you'll also be receiving, obviously, if all goes well. I don't believe that this is going to be an issue, just personal opinion. Umm, through the application there. Umm, So what will happen here once the policy's in place? Umm, from the start of the policy up until the 1st policy anniversary, we have what's called a real reward and this is going to be a 10% refund on the premiums you've paid in the first year. So if we have a look here, you end up getting back \$389.51. So it works out to be just over a month's worth of premiums. They're quite admitting a month free, but just obviously reimbursed after the full year. And you will also be receiving a free online legal will through a company called Safe Will.

[39 minutes 44 seconds][Customer] : Yeah, yeah.

[39 minutes 50 seconds][Agent] : So we've got a partnership running with them and they provide you get another e-mail from them after it's all set up, providing you with instructions and a link on how to get that set up through their platform too.

[40 minutes][Customer] : Cool.

[40 minutes 1 seconds][Agent] : Awesome, OK, I thought just before I go through and read out the declaration there was there any other questions for the time being there Mel?

[40 minutes 8 seconds][Customer] : No, none.

[40 minutes 9 seconds][Agent] : OK awesome. We'll get this done and we'll get this sent off ASAP. So just says here, thank you. Melissa Mackie, it is important you understand the following information. I'll ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Family life cover is issued by Hanover Life Ray of Australasia Limited, whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I will refer to as GFS Trading as Real Insurance, to issue and

arrange this insurance on its behalf. Hanover relies upon the information you have provided when 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 this product is designed for. Distribution practices are consistent with this determination and you can obtain a copy on our website. And now, Mel, I just need to remind you of the duty to take reasonable care that you agreed to. So can you please confirm you have answered all of their questions in accordance with your duty, Yes or no?

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

[41 minutes 11 seconds][Agent] : Beautiful. It then says we may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum. Benefit amount of Melissa Mackey receives \$500,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your premium for your first year of cover is \$324.59 per month. Your premium is stepped which means it will be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year and you can opt out of this each year. Included in your premium is an amount payable to GFS of up to 65% to cover costs. Your premium will be debited from your nominated bank account in the name of Melissa Mackie, which are authorised 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. You have a 30 day cooling off. When you may cancel your policy and 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 reviewed our policy in full. And lastly, it just states that we have a complaints process which you can access at any time by contacting us.

Full details are available online and the documentation we are sending you. So I appreciate your patience very much there. Mel, I've just got the last two questions for you here. First one's confirming. Do you understand and agree with the declaration, yes or no?

[42 minutes 59 seconds][Customer] : Yeah, yeah.

[43 minutes 5 seconds][Agent] : OK, awesome. And lastly, would you like any other information or would you like me to read any part of the PDS to you, Yes or no? OK, I'll accept that there and we'll get that sent off. Now, I'm hoping we can hear back from them today. Of course, if there are any changes or anything I need to discuss with you, I'll be giving you a call. Is that OK?

[43 minutes 12 seconds][Customer] : No, yeah, that's fine.

[43 minutes 24 seconds][Agent] : If I hear back from them today and there are any changes that I can get in contact with you this afternoon slash this evening, awesome. If not, you'll just get notified in your emails or we'll be in touch tomorrow if it's obviously they need any other further information there, but I don't think so at all. But yeah, that's everything so far there. Was there any other I guess concerns, questions while I've got you here?

[43 minutes 47 seconds][Customer] : No, no. But like I said, there was a funeral plan, funeral plan one. But if that life insurance covers the pay out for a funeral, then then I'll just keep it at that then.

[43 minutes 58 seconds][Agent] : Yeah, it's as I said, kind of the two in one there, but no beautiful. Well, look, I've appreciate the time thus far. I think we do get a quick response from them in the event I don't get to speak to you. It has been a pleasure. But in the case I do, I'll be speaking soon then.

[44 minutes 1 seconds][Customer] : Yeah, OK.

[44 minutes 13 seconds][Agent] : No, it's all the best there now.

[44 minutes 12 seconds][Customer] : Not a problem, right?

[44 minutes 15 seconds][Agent] : Thanks.

[44 minutes 15 seconds][Customer] : Thank you.

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

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