

[15 seconds][Agent] : Hi, Angela, it's Tim calling from real Insurance. How are you doing today?

[13 seconds][Customer] : Hello, good day. How are you?

[21 seconds][Agent] : Hi, very well, thanks for asking. Uh, the reason I was calling, I can see that you're just on our website. I'm going to go there looking into the live coverage. So I'm calling to take you through the information in regards to that and also answer any questions you might have. I'll just confirm it's Angela Barker that I'm speaking with.

[38 seconds][Customer] : Yep, That's right.

[39 seconds][Agent] : Date of birth, third of the 1st 74.

[42 seconds][Customer] : Yep.

[44 seconds][Agent] : And just confirm you are of course a female Australian resident.

[48 seconds][Customer] : Yes.

[49 seconds][Agent] : Perfect. Just Please note that our calls are recorded and any advice we provide, general and nature may not be suitable for your situation. Umm, if you don't mind me asking, what's uh, sparked the interest? I've looked into the live coverage today. Umm, what was Yep.

[1 minutes 3 seconds][Customer] : My husband just had a job at refinancing all of our insurances and things like that. So yeah, I do. Yep.

[1 minutes 13 seconds][Agent] : OK, no problem is so so you've got something in place at the moment, do you or OK, all right, no problem. We can definitely have a look at what we can offer for you here. What I'll do, I'll explain to you how our policy works and we can run through the pricing and if you've got any questions along the way, just stop me. OK, so I'll let you know. Firstly, it is very simple in how life coverage works. So at the end of the day, it's designed to provide financial protection for your loved ones in the event that Touchwood something was happened to yourself. Now, the way that we do that through a lump sum payment of between \$100,000 up to \$750,000 depending on your personal needs with the coverage as well.

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

[1 minutes 57 seconds][Agent] : Though it does also include a terminally advanced payment, which

means if you were diagnosed with a terminal illness with 12 months or less to live by a registered medical practitioner, we'll payout the claim in full in that situation so you can get the best medical care or anything else you might need as well. There's also a funeral component built in. So because funerals do tend to be the most median expense in your loved ones, in the event that something was to happen, we actually do a \$10,000 advance payout to cover those costs as well, generally paid out within 24 to 48 hours of the claim being made. So it's really designed to give your loved ones immediate access to that money there to handle any immediate final expenses. The cover's not a guaranteed acceptance essential, and not everyone is eligible for it. Now, we don't expect you to go through any medical checks, no blood tests, nothing like that.

[2 minutes 39 seconds][Customer] : Yep, Yep.

[2 minutes 48 seconds][Agent] : Instead, we just take you through a series of simple yes and no health and lifestyle questions over the phone and that if you are accepted and once you decide to commence the policy, you'll be covered immediately for that due to any cause. The only thing not covered is suicide in the 1st 13 months. Now we went through the pricing here. Can I just ask firstly, uh, Angela, have you had a cigarette in the last 12 months?

[3 minutes 5 seconds][Customer] : Oh yeah, no.

[3 minutes 14 seconds][Agent] : No, Perfect. Very good news because it's a lot of money on the insurance and So what, uh, health here as well. How much you actually are going to cover yourself for Angela? Yeah, it is, Yeah. Umm, how, how much we actually are going to cover yourself for Angela?

[3 minutes 29 seconds][Customer] : About Yep, about five 5500 and 550,000.

[3 minutes 36 seconds][Agent] : No problem. I'll stop there. We can look at a few different amounts as well if you'd like.

[3 minutes 57 seconds][Customer] : Sorry, what?

[3 minutes 40 seconds][Agent] : Umm, if we're looking at \$550,000 live coverage, which will include the \$550,000, uh, terminal illness and the 10,000 funeral advance all up for that, you're looking at a fortnightly premium of \$57.72, uh, \$57.72.

[4 minutes 4 seconds][Customer] : OK, I currently pay 365 a month.

[4 minutes 9 seconds][Agent] : Oh, really? OK, so is that 550,000 as well? Oh wow, OK, fair enough with this as well.

[4 minutes 10 seconds][Customer] : Yeah yes, yeah, it's through a Yeah, it's through a broker. So.

[4 minutes 17 seconds][Agent] : You OK, fair enough with This is why you do get a 10% refund after the first year you hold the policy as well. That's like a little think that we do for staying with us for a full year.

[4 minutes 30 seconds][Customer] : OK.

[4 minutes 31 seconds][Agent] : But the most important thing with us is going to be seeing whether you're eligible for it because depending on who answer the health questions, it can affect the pricing as well.

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

[4 minutes 39 seconds][Agent] : So what I'll do, I'll take you through those questions and we can see if you're actually eligible for the coverage.

[4 minutes 44 seconds][Customer] : OK.

[4 minutes 43 seconds][Agent] : OK, I'm just going to read you a pre underwriting disclosure. This just finds up how to answer the questions. Before I do that, sorry Angela, did you have any questions so far about the cover?

[4 minutes 56 seconds][Customer] : No, no.

[4 minutes 57 seconds][Agent] : No problem. All right, so this just reads just 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 JUR. They share it with 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 watch complaints about breaches of privacy. By proceeding, you understand that you are 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 you need to ensure that you

understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us in any earlier discussions you have had. If you do not take reasonable care, you may breach your duty and if this happens, your insurer may be entitled to cancel your policy. Decline the claim, will make adjustments to the terms and conditions of your policy. Uh, do you understand and agree to your duty?

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

[6 minutes 4 seconds][Agent] : Perfect. The first question here for yourself, it's just in regards to the pandemic. So it's just 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? Perfect. Are you a citizen or permanent resident of Australia or New Zealand?

[6 minutes 16 seconds][Customer] : No, no, I'm Australian citizen.

[6 minutes 22 seconds][Agent] : Currently residing in Australia, So Australia. OK, perfect.

[6 minutes 29 seconds][Customer] : I was born in Australia.

[6 minutes 31 seconds][Agent] : Yeah, no problem. Uh, does your work require you to go underground? Work at heights above 20 meters? Start that's below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or walk offshore.

[6 minutes 30 seconds][Customer] : Yeah, no.

[6 minutes 45 seconds][Agent] : The next section is just in relation to your height and weight. Just please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. This system doesn't allow me to enter any approximate figures, words or height of weight ranges. Now, given that in mind, what is your exact height? So how tall are you? 164 centimeters? And what is your exact weight? Kilograms.

[7 minutes 4 seconds][Customer] : 164, 89 kilo Yep.

[7 minutes 14 seconds][Agent] : And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[7 minutes 21 seconds][Customer] : No, I wish that.

[7 minutes 22 seconds][Agent] : Unexplained would probably be bad. But yeah, just an AIDS declaration next. So it's just to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of Australia? So booked or will be booking travel within the next 12 months?

[7 minutes 36 seconds][Customer] : No, no. We've got a trip to New Zealand for a couple of days, but that's about it.

[7 minutes 49 seconds][Agent] : OK, no problem. So E, is that in the next 12 months, is it? OK, So what's a yes to this question or just ask which countries do you intend to travel to reside in? That was just New Zealand.

[7 minutes 54 seconds][Customer] : Yep, Yep, Yep.

[8 minutes][Agent] : No problem. We'll be overseas for longer than three consecutive months.

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

[8 minutes 8 seconds][Agent] : Perfect. Do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million? Just up to the medical.

[8 minutes 21 seconds][Customer] : No, wait, no, no, I I've only got the one insurance policy.

[8 minutes 25 seconds][Agent] : No problem, man. It's not \$5,000,000, is it?

[8 minutes 31 seconds][Customer] : No, no, no, I'm not. I don't think I'm with that much.

[8 minutes 31 seconds][Agent] : No, no, perfect, just up to the, uh, medical history next. So it's all still just yes or no, Just uh. Have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? So cancer to not mole or cyst, including skin cancer, some spots Melanoma or leukaemia. Have you ever had an abnormal cervical smear? Uh, stroke, chest pain, palpitations, or heart conditions such as, but not limited to heart attack and angina or high blood pressure, high cholesterol, Diet, condition or neurological symptoms such as dizziness or fainting. Diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder of the liver, stomach, down, gall bladder or pancreas. Epilepsy, Motion neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis.

[8 minutes 55 seconds][Customer] : No, no, no, no, no, no, no, no.

[9 minutes 38 seconds][Agent] : Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Any illegal drug use, abusive prescription medication. Receive medical advice or counseling for alcohol consumption. Heart disorder of the kidney or bladder, blood disorder or disease and asthma or other respiratory disorder, excluding children, asthma.

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

[10 minutes 4 seconds][Agent] : Perfect. And then just other than what you've 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 of any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests? And 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? Just three questions together next to our family history. So it's immediate family only. So just brother, sister, mother, father. It's just 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 adenomatous polyposis? To the best of your knowledge of any of your medium family suffer from cancer, heart condition, stroke or other hereditary disease prior to the age of 60.

[10 minutes 20 seconds][Customer] : No, no, no, no.

[11 minutes 2 seconds][Agent] : And one last question for you. So just other than one off events, gift certificates or vouchers, do you engage in or intend to engage in any of the following? So aviation other than that Sofia paying cash on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters tape or wreck diving or any other hazardous activity. Perfect. I'll get this sent off there. It should just take a moment to come back. Just while waiting for it to come back, I will let you know the policy does include an automatic indexation. Basically what that means is the level of cover goes up by 5% each year and there is an increase in premium based on that. However, you can opt out of those increases each year.

[11 minutes 23 seconds][Customer] : 9 mm.

[11 minutes 42 seconds][Agent] : So if you do just want to keep it the same level of cover, you just have to let us know to just please be aware that your premium is step which means it will generally increase each year as you age. In addition, this policy has an automatic indexation which means each year sum insured will increase by 5% with associated increase in premium. You can opt out of this automatic indexation each year. As an indication, if you do keep it the same level covered, next year premium will be \$64.40. You can also find information about our premium structure on our website.

[11 minutes 46 seconds][Customer] : Hmm, OK.

[12 minutes 9 seconds][Agent] : OK, perfect. Now this has come back here and a big congratulations, Angela. You have been fully approved for the life coverage. The best thing is based on the health and lifestyle questions there, there's been no increase in premiums and no added exclusions as well. So basically a best case scenario is very, very good news. I'll let you know what we actually do for you. So to make sure you are happy with it all, what we do is we organize to have all the policy documents sent out for you today. So you can actually sit down, go through it all, make sure it's going to be the right fit for yourself. Get an e-mail copy of the documents within the next hour and a postal copy within two to five business days. We'll cover you while you're looking through the documents. We are required to make any payments today. Instead, what we do is we let you select a payment day in the future you're comfortable and happy with, and then you get a 30 day cooling off. Starting from that date just in case there's a change of mind after you receive the documents. Does that sound suitable for yourself, Angela? No problem.

[13 minutes 3 seconds][Customer] : Yep, Yep, Yep. That's right.

[13 minutes 5 seconds][Agent] : I'll double check the e-mail address ivegothereivegotitasangie.barker374@gmail.com and I'll grab your postal address. What's your post code Angela? What kind of is it? OK. And so I just have the street number name there.

[13 minutes 19 seconds][Customer] : 4207 Logan Village, 146 Bobblemine Road. That's BOBERMIEN.

[13 minutes 32 seconds][Agent] : Yep, perfect. And that's your home address as well as your postal

address and your best contact number on the file. It's just 846-854-3959.

[13 minutes 37 seconds][Customer] : Yep, Yep.

[13 minutes 44 seconds][Agent] : Perfect. So as I said, even though we cover you while you're looking for the documents, you're not required to make any payments. Say all we do today is we nominate a preferred payment method and that you select the payment date in the future. Uh, for the preferred payment method, what would you like to put down? We can either do ADSB and account number or a Visa or MasterCard.

[14 minutes 13 seconds][Customer] : Do I have to give you those details now?

[14 minutes 15 seconds][Agent] : Yes. So we would enter the preferred payment method now and would like you select the payment date in the future to give yourself time to go through everything.

[14 minutes 22 seconds][Customer] : OK. Cos I did, yeah. I'd prefer to sort of discuss everything with my husband before I make sort of any sort of like solid decisions. So with all the details that you've given me, so how much is the premium per month?

[14 minutes 40 seconds][Agent] : Yes. So it was 5772 that was fortnightly monthly, it works out to be. So just over 2 times, so about \$120.00 mark roughly.

[14 minutes 44 seconds][Customer] : OK, OK, alright.

[14 minutes 51 seconds][Agent] : So monthly, sorry, I'll give you the exact number. It's yeah, \$125.05 a monthly it works out to be.

[14 minutes 59 seconds][Customer] : OK. Yeah, Cos it was just like a, a, a spasmodic sort of response that, you know, we were discussing. So I got online and had a look. Now that I've got sort of at the ballpark, I just want to have a, an in depth discussion with him before we make a solid decision.

[15 minutes 18 seconds][Agent] : OK, OK.

[15 minutes 20 seconds][Customer] : So yeah, yeah.

[15 minutes 20 seconds][Agent] : Well I can give you some time so then I can give you a call back. How much time do you feel like you need to go through that?

[15 minutes 29 seconds][Customer] : Well, I really like, yeah, I'm not 100% sure.

[15 minutes 31 seconds][Agent] : I'm not 100% sure, so maybe sometime next week. Yeah, I can do that 100%.

[15 minutes 33 seconds][Customer] : So maybe sometime next week, yeah, yeah, we've just, yeah, we've just got a few things to sort of organise and stuff like that. So yeah, yeah.

[15 minutes 44 seconds][Agent] : Yeah, that's completely fine. When next week's good for you.

[15 minutes 45 seconds][Customer] : So yeah, say Wednesday, late Wednesday afternoon.

[15 minutes 52 seconds][Agent] : I'm actually not in on Wednesday. Would Thursday be OK?

[15 minutes 56 seconds][Customer] : Yeah, that'll be fine.

[15 minutes 57 seconds][Agent] : No problem. Yeah, Wednesday is the only day I am not here. Next week, sadly. Umm, but Thursday afternoon. I'll give you a call around this time usually. Good.

[16 minutes 6 seconds][Customer] : Yeah, yeah, yeah, that'll be fine.

[16 minutes 5 seconds][Agent] : All right. Perfect. I'll speak with you then.

[16 minutes 11 seconds][Customer] : Wonderful. Thank you for your time.

[16 minutes 12 seconds][Agent] : Thanks, Angela. Bye.

[16 minutes 13 seconds][Customer] : OK, bye.