

[12 seconds][Customer] : Hello. Yeah. That's.

[14 seconds][Agent] : Oh, good afternoon. This is Cameron calling for a meal insurance. I'm actually calling in relation to a quote regress. So it was popped on our website for our life cover under the name of Jauck JAUK. I'm not sure of the pronunciation, but is that your partner?

[26 seconds][Customer] : Yeah, Yeah, it's my husband.

[30 seconds][Agent] : Ah, very good. Yeah. So just looking to run through the information with you to see if it's suitable to your name. So if you don't mind just confirming your husband's details to help me out here. So it's I is it pronounced Juck or Juck?

[42 seconds][Customer] : Yeah. OK.

[41 seconds][Agent] : How How do you pronounce his name? I beg of it. Jolka. Thank you. And his surname is BOLTJES. Could you help me with the pronunciation, please?

[49 seconds][Customer] : Yep.

[51 seconds][Agent] : Bolchers. Thank you very much. So Jolka. Bolchers, is that correct?

[56 seconds][Customer] : Yep.

[57 seconds][Agent] : OK. And uh, with your husband's date of birth, it's the first of the 12th, 1967, is that correct?

[1 minutes 3 seconds][Customer] : That's correct.

[1 minutes 4 seconds][Agent] : Umm, and he, of course, he's a male and also an Australian resident, correct? Very good. And just letting you know that calls are recorded. Any advice or providers general energy may not be suitable to your situation. Umm, I actually specialize in real life and income protection insurance. So I'll take you through that information, uh, today to see if it's suitable to, to your needs and your husband's needs. But just to start with, I'd love to get a better, uh, understanding of, of the current position and, and what your needs might be. And I'm so sorry, I don't know your name. Uh, who am I speaking with, Sir Pauline. Nice to meet you, Pauline. Umm, so Pauline, umm, has Joker got any cover in place already?

[1 minutes 8 seconds][Customer] : That's correct, Pauline, yes.

[1 minutes 43 seconds][Agent] : Is this his first time looking? OK OK and what's what, uh, what's the

reason for the inquiry?

[1 minutes 52 seconds][Customer] : We're currently with, he's currently with Woolworths Life Insurance, so we're just shopping around to see if there's any better deals out there.

[1 minutes 52 seconds][Agent] : Sorry, got you. So it's really just being driven by price or is there some other factors that I'm not aware of? OK, And the 300,000 quote request you bought through, is that what he's currently covered for?

[2 minutes 4 seconds][Customer] : No, this part, no, currently it's 500,000.

[2 minutes 15 seconds][Agent] : OK, so you're looking to reduce the amount of cover he has in place.

[2 minutes 19 seconds][Customer] : Yeah, absolutely.

[2 minutes 21 seconds][Agent] : OK, sure thing. And with that 300,000, what's the idea of that? Is that covering off a mortgage or is there something else that I need to be aware of that you you OK? Sure. Thanks Pauline, that gives me a good understanding. I'll just confirm his smoking status as well. Has he had a cigarette in the last 12 months?

[2 minutes 29 seconds][Customer] : No, the mortgage and and the funeral really never ever a day in his life.

[2 minutes 43 seconds][Agent] : Very good. So in brief detail, I'll I'll explain to you. Probably now he would be covered with us and then take you through those costs. It's very straightforward. We just provide a financial protection for your husband's loved funds through a lump sum payment. If he would have passed away now he can nominate up to five beneficiaries. He can nominate different amounts to each of them. I'm gathering since you're making the enquiry, it's highly likely that you're gonna be the beneficiary. Would that be a fair statement or?

[3 minutes 8 seconds][Customer] : Yes, it'll be me. If I'm not here, then it'll be our daughter.

[3 minutes 9 seconds][Agent] : Yeah, sure, sure. OK, no problems. Well, he's got that flexibility. It's just done through the beneficiary form or over the over the phone with the support team. We get him approved straight over the phone. He doesn't need to go through any medical checks to be confirmed. It's just some help from asked out questions we asked straight over the phone. If he is

accepted and he tries to commence the policy, he'll be covered immediately for death due to any cause. The only thing that we don't cover is suicide in the 1st 13 months.

[3 minutes 23 seconds][Customer] : Yep, Yep, Yep.

[3 minutes 35 seconds][Agent] : Now, the policy is lifelong, so rest assured that it won't expire when he turns a certain age. Assuming that he's happy to maintain he's covered, we'll keep him covered as long as he needs to be.

[3 minutes 47 seconds][Customer] : Mm, hmm.

[3 minutes 43 seconds][Agent] : But it is a flexible policy so he's free to reduce it down or cancel it out at any stage if it's no longer suitable. Or alternatively, subject to his eligibility of time, he's welcome to apply to increase it.

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

[3 minutes 55 seconds][Agent] : It is. There is additional coverage for terminally terminal illness. So there's a terminally advanced payment included, meaning that if you were diagnosed with 12 months left to live by a medical practitioner, we can pay that claim in full. Because that never happens. And umm, there's also a, an advance payment, uh, included to help with any of those final expenses at his time of passing, such as Funeral arrangements, uh, which is \$10,000. Umm, we're an Australian based company and a claims team here on site in the same building that I'm speaking to you from. So rest assured that he'll be going through or you or you, his substance will be going through a real claims team here in Australia who'll guide you through that process. We generally make that advance payment within one business day and receive your claims forms and supporting documents and with the remainder of the payment. While I can't give you an exact time frame, I am very proud of the fact that we pay it out on average 10 days faster than the industry benchmark. It's 70 days versus 80 days and it's a worldwide car. So even if he travels overseas, he'll still be protected. OK.

[4 minutes 58 seconds][Customer] : Mm hmm.

[4 minutes 59 seconds][Agent] : Now, Paul, and the other thing that I just want to point out is as a courtesy, we always recommend in the event that you're looking to replace an existing policy with

our cover, that you don't cancel that policy until you've had Y your husband covered or approved with our cover and had an opportunity to review our, our, our balls in full as it may not be identical to your existing cover. And of course, any of the benefits that may not apply or waiting crews that may start again should also be factored in. Umm, but in essence, that's how the cover works.

[5 minutes 30 seconds][Customer] : Yep. Mm hmm.

[5 minutes 26 seconds][Agent] : So just before we jump into the umm, costs, umm, is that sounding like it might be a, a fit subject to the cost? Is it suitable? OK, great.

[5 minutes 38 seconds][Customer] : Yep, Yep.

[5 minutes 37 seconds][Agent] : Now in relation relation to the cost, just explaining it is a step premium, which means it will generally increase each year as your husband ages. And it does have automatic indexation included in the policy, which means each year his sum insured will increase by 5% with associated increases in premium.

[5 minutes 55 seconds][Customer] : Mm, Hmm.

[5 minutes 55 seconds][Agent] : It is however, something that's optional. So he can opt out of this automatic indexation each year. If you'd like to. And there is further information on our website in relation to our premium structure, which you can access at any stage.

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

[6 minutes 7 seconds][Agent] : But from your side, Pauline, all you need to understand is each year he has the choice of either opting out of that or automate INDIS indexation or leaving it in to see his benefit rise, OK?

[6 minutes 16 seconds][Customer] : So you have to do that every year.

[6 minutes 19 seconds][Agent] : You have the choice. Each year if you don't opt out, it will just automatically go up by 5%.

[6 minutes 23 seconds][Customer] : OK, cool, cool.

[6 minutes 24 seconds][Agent] : OK.

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

[6 minutes 25 seconds][Agent] : Now in terms of cost, so if we're looking at 300,000 per fortnight, it's

just generated by jokers age, gender, smoking status and benefit amount and UL ultimately it could be firm be confirmed by the health and lifestyle factors. But indicatively we're looking at \$77.12 a fortnight for the current cover based on these current circumstances. Now I don't know how that compares or whether or not it's suitable. So just from your side calling, would that be affordable and a suitable option for you guys?

[6 minutes 55 seconds][Customer] : Yep, Yeah, it looks really good.

[7 minutes 1 seconds][Agent] : OK. And the other thing I just want to explain to you is it is a with the indicative cost, I'll just give you an idea of what that protection looks like. So if you made no changes to the policy, the premium in the next year would rise to \$91.69 a fortnight, with a benefit rising to \$315,000. And as I said, he can opt out of that each year if he wants to, in which case the premiums will work out to be a bit cheaper and his benefit amount would remain at the \$300,000. OK, OK. So if that's sounding like a reasonable option and you want to explore this further, the next step is to get him on the phone and confirm his eligibility so that we know we can offer the cover to him. Is he available now to speak to?

[7 minutes 40 seconds][Customer] : OK. Yep. Yep.

[7 minutes 41 seconds][Agent] : Oh, you're on the. You're on the call, are you?

[7 minutes 44 seconds][Customer] : Hello. I'm here. My. Yeah, I'm listening.

[7 minutes 45 seconds][Agent] : Oh, very good. Nice to meet you. Jocko. In in case you missed the, the the original outset of the call. My name is Cameron. I'm from real Insurance and all of our calls are recorded. Any advice I provided? General nature may not be suitable to your situation. Can I just get you to confirm your identity? Identity for me? Would you mind just confirm your name and date of birth?

[8 minutes 6 seconds][Customer] : Yo, yoca vultures. First of the 12th, 1967.

[8 minutes 9 seconds][Agent] : Thank you very much. So I say your date of birth again, I just think I might have mis beserved you. Yeah.

[8 minutes 16 seconds][Customer] : First of the 12th, 1967.

[8 minutes 18 seconds][Agent] : Yeah. Thanks so much. I got that correctly. And and just confirming

your smoking status. You have not had a cigarette apparently in your entire life, but certainly not in the last 12 months.

[8 minutes 26 seconds][Customer] : non-smoking from day one.

[8 minutes 28 seconds][Agent] : OK. Excellent. Very good. So, Yoko, have you heard everything that we've gone through so far?

[8 minutes 34 seconds][Customer] : Yeah. Yes, I have.

[8 minutes 33 seconds][Agent] : You've heard all the pricing and information?

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

[8 minutes 36 seconds][Agent] : OK.

[8 minutes 40 seconds][Customer] : No, that's not it.

[8 minutes 36 seconds][Agent] : So did you, do you want me to go back through it from the start or you you've understood and heard everything.

[8 minutes 41 seconds][Customer] : Not it. No, that's fine. Thank you.

[8 minutes 43 seconds][Agent] : OK. As long as you've heard everything that I've I've explained. I'm trying to proceed forward with that application and confirm the eligibility. Yoko, as I jump into this application, it does ask me to note down that postal address to send documents out. Would you mind just confirming, is your postal address the same as your home address?

[8 minutes 51 seconds][Customer] : Yep, yeah.

[9 minutes 3 seconds][Agent] : Hold on. What's the post code for Riverson? Sorry.

[9 minutes][Customer] : 59 Elizabeth St., Riverstone, 2765.

[9 minutes 8 seconds][Agent] : OK Yep, and sorry it was 59. What was the St.

[9 minutes 12 seconds][Customer] : Elizabeth.

[9 minutes 13 seconds][Agent] : Elizabeth?

[9 minutes 29 seconds][Customer] : Yeah, that's correct. Yeah, the missus will give me the log.

[9 minutes 14 seconds][Agent] : Yep, found here and the e-mail ivegothereislin_n_yoker@gmail.com.auisthatcorrect0sorrynoyahoo.com dot AUI beg your pardon OK very. GOOD. And the phone number I've got listed here is just your home number by the by the

looks of it, so 0296273859, is that correct?

[9 minutes 42 seconds][Customer] : Yeah, that's correct.

[9 minutes 43 seconds][Agent] : OK, perfect. I'm going to read you a disclosure statement before we jump to these questions. It's just a courtesy reminder of your duty in answering the questions along with information about our privacy policy. So it just says please be aware our calls are recorded for quality and monitoring purposes. We collect the personal information to provide insurance quotes you should cover and other related services. We will share this with your insurer to measure it with other restraining service providers for the purpose of administering your policy. You're handling claims. Our privacy policy tells you more, including how to access and correct information and lodge complaints about breaches of privacy. By proceeding, you understand that you're applying to purchase a life insurance policy and that 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 you provide honest, accurate and complete answers. You need to answer each question in full, even if you provided some information to us in any earlier discussions you have had. If you do not take reasonable care, you may break your duty and if this happens, your insurer may be entitled to cancel policy, decline a claim or make adjustments to the terms and conditions of your policy. So just confirming, do you understand and agree to your duty?

[10 minutes 46 seconds][Customer] : Yeah, certainly do.

[10 minutes 48 seconds][Agent] : Thanks so much. Now with relation to the questions, almost all of them are straightforward yes or no questions. You don't need to provide additional information is that can sometimes change the context of the question. So a simple yes or no is all we need.

[10 minutes 53 seconds][Customer] : Yep, Yep.

[10 minutes 59 seconds][Agent] : But at any stage, if you're not sure or you need further clarification, just let me know.

[11 minutes 4 seconds][Customer] : Yep.

[11 minutes 3 seconds][Agent] : OK, perfect. So the first one asks, 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? Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia?

[11 minutes 13 seconds][Customer] : No, Yes.

[11 minutes 20 seconds][Agent] : Does your work require you to go on the ground, work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore? Thank you. Now with the next section. This is in relation to your height and weight. So please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application and that the system does not allow me to enter any approximate figures, words, or height and weight ranges. I can note it down as either feet in inches or centimeters, depending on whether you're new school or old school, whatever works best for you. So with your height, what's your exact height please? OK. And that's in centimeters, correct?

[11 minutes 29 seconds][Customer] : No, 175, Yeah. What's up, Sweet.

[11 minutes 59 seconds][Agent] : Thanks so much. Thank you very much. And what is your exact weight, please?

[12 minutes 4 seconds][Customer] : Our current weight at the moment would be about 83.

[12 minutes 7 seconds][Agent] : OK. So when you last measured yourself, you're 83 kilograms and your height is 175 centimeters. Is that all true and correct?

[12 minutes 14 seconds][Customer] : Yeah, that's correct.

[12 minutes 15 seconds][Agent] : And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? And to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS?

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

[12 minutes 27 seconds][Agent] : Yep, definite plans to travel or reside outside of Australia, IE booked or we'll be booking travel within the next 12 months. Do you have existing life insurance policies with other life insurance companies with a combined total sum short of more than \$5 million?

[12 minutes 34 seconds][Customer] : No more than 5 million, no.

[12 minutes 45 seconds][Agent] : OK, and we're now on to medical history. Now this section has an overarching question and that says, have you ever had symptoms of being diagnosed with or treats before or intend to seek medical advice for any of the following? The first question is cancer, tumor, mole or cyst, including skin cancer, sunspots, Melanoma or leukemia.

[13 minutes 6 seconds][Customer] : Oh, I've had some sunspots removed.

[13 minutes 9 seconds][Agent] : Sure thing. So any time we answer yes for any of these questions, it just follows up with additional questions to understand. So it says based on your response, please answer yes or no for each of the following. So the first one is Melanoma, yes or no. And the next one is any other form of skin cancer and or sunspots. So that's where we could answer yes to the sunspots.

[13 minutes 20 seconds][Customer] : No, Yeah, yes.

[13 minutes 26 seconds][Agent] : And it asks, yeah. And it asks was your skin cancer and or sunspot cut out?

[13 minutes 27 seconds][Customer] : The spots, yes.

[13 minutes 33 seconds][Agent] : And was it a basal cell carcinoma, BCC, or a squamous cell carcinoma, SCC? Either of those.

[13 minutes 40 seconds][Customer] : I don't know what that means, right.

[13 minutes 42 seconds][Agent] : I can read you a definition.

[13 minutes 44 seconds][Customer] : Yep.

[13 minutes 43 seconds][Agent] : Just give me one second because I am not a medical practitioner.

[13 minutes 49 seconds][Customer] : If if it helps, the test come back negative. So if that helps you.

[13 minutes 53 seconds][Agent] : Yeah, just one second. I'm going to give you a definition because like you, I'm not a medical practitioner and I don't want to give you the wrong information. So with a basal cell carcinoma, also known as a BCC, it's a locally invasive lesion of the basal layer of the skin, which almost never metastasizes. And then with a squamous cell carcinoma, they're funny names, aren't they? I wonder what they mean. It's affects the, it's also known as an SEC, and it

affects the outer layer of skin. Well differentiated lesions have little or no tendency to metastasize and an excellent prognosis after surgery or radiotherapy.

[14 minutes 32 seconds][Customer] : Oh, no, I've had more than one.

[14 minutes 29 seconds][Agent] : So either of those and have you had more than one skin cancer and or sunspot cut out, but they've all been confirmed as benign. Is that correct?

[14 minutes 38 seconds][Customer] : Yes, yes. But on yes. Yep.

[14 minutes 47 seconds][Agent] : OK, just hold on one second. I just need to seek clarification with a colleague of mine. I I'm going to be right back with you. I'll be right back. Won't be a second. Thanks so much. I'm back. Thanks for your patience guys. I just wanted to CL clarify. So with the the sunspots, were they actually cut out OK or were they frozen or burnt off?

[16 minutes 7 seconds][Customer] : Yep, I've had I've had I've had a couple of frozen off on my on my head and I've had a couple some spots on my back cut out, cut out.

[16 minutes 18 seconds][Agent] : OK, so you've had more than one cut out, is that correct?

[16 minutes 21 seconds][Customer] : Yes, yes.

[16 minutes 24 seconds][Agent] : OK, so in that instance, and I'm just confirming all of the the spots that have been frozen and all cut out, they've all been come, come back confirmed as benign. Is that correct?

[16 minutes 36 seconds][Customer] : Yeah, that's correct. That that, that there, there there was. It wasn't Melanoma and it wasn't skin cancer. No, just sunspots.

[16 minutes 42 seconds][Agent] : OK, with this particular application, it doesn't neatly handle your circumstances. So what we're gonna do instead is refer through in a later section where our, our, our underwriter will then make an assessment as to whether they're happy with your risk. So I'm just going to put that part on hold for the moment and we'll move on to the other parts of this question and, and answer it out. So just confirming that the next one was mole or cysts. Have you had any mole or cysts that we need to disclose? And then tumor yes or no, leukemia yes or no and other form of cancer, yes or no. OK, so we're on to the next question for you. And it says, have you ever had an abnormal PSA test or an enlarged phosphate stroke, Chest pain, palpitations, or heart

conditions such as but not limited to heart attack and angina or high blood pressure, high cholesterol, sorry condition or neurological symptoms such as dizziness or fainting. Diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose.

[17 minutes 11 seconds][Customer] : No, no, no, no, no, no, no, no, no, no.

[17 minutes 53 seconds][Agent] : Hepatitis or any disorder of the liver, stomach valve, gallbladder or pancreas. Epilepsy, motion 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 of prescription medication or receive medical advice or counseling for alcohol consumption disorder is the kidney or bladder blood disorder or disease and asthma or other respiratory disorder excluding childhood asthma.

[17 minutes 57 seconds][Customer] : No, no, no, no, no, no, no, no.

[18 minutes 36 seconds][Agent] : OK, excellent. Thank you. OK, so this next question is more recent medical history and it asks other than what you 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-ray scans, but test or biopsy? And this is where I'm actually going to disclose your sunspots to our underwriter.

[18 minutes 57 seconds][Customer] : No, Yep.

[19 minutes 2 seconds][Agent] : So I'm still gonna, even though you've got, you've got no other reason to answer this question, we're still going to answer yes to put the sunspots in. So sunspots, sorry, ask sorry. What condition required the medical examination or device? So you've, you've had some sort of sun marking or sunspot on your skin, you've got it checked out and they've cut it out as a precaution. Is that?

[19 minutes 20 seconds][Customer] : Yes, that's, that's correct. Yes.

[19 minutes 25 seconds][Agent] : And you said it was 2 sunspots on your back, is that right? Correct. That were cut out. Can you be more specific?

[19 minutes 29 seconds][Customer] : Tier two or three, I think it was 3. Yes. On the back, yes. That's correct.

[19 minutes 35 seconds][Agent] : Would you know which one of those OK, so 3 sunspots found on the back, were they all on the back and all have been cut out, all tested and confirmed noncancerous or benign, is that correct?

[19 minutes 59 seconds][Customer] : That's correct.

[20 minutes 7 seconds][Agent] : Now the. It's going to ask us a few additional questions just to help understand. So it says please describe the reason for the consultation, including symptoms and diagnosis. We can just put the same thing there. So it says when did it occur?

[20 minutes 22 seconds][Customer] : I had my first one probably cut off roughly probably about 12 years ago. And that was just a a a skin checked. I went had it done at a skin cancer clinic just to because spent a lot of time in the sun when I was a kid and then I had it.

[20 minutes 36 seconds][Agent] : OK, so you you, you practically got it checked and they found a sunspot that they.

[20 minutes 42 seconds][Customer] : Well, yeah, they, they, they found a sunspot and they and they, they took it off just to just to, just to check it, to see if it was actually canceled or, or melanated, but it wasn't, as I said, that they'll come back clear.

[20 minutes 52 seconds][Agent] : Sure. So that was the first one.

[20 minutes 54 seconds][Customer] : Yep.

[20 minutes 53 seconds][Agent] : And what about the other two approximate timelines?

[20 minutes 55 seconds][Customer] : That would have the other two would have been five years ago, yes.

[21 minutes][Agent] : It's around the same time, OK. And since then, there's been no further sunspots.

[21 minutes 11 seconds][Customer] : I've had two. I've had two spots frozen well.

[21 minutes 17 seconds][Agent] : OK, Yep.

[21 minutes 14 seconds][Customer] : Well, some spots frozen off on my head, but that that once went cut out, yeah.

[21 minutes 27 seconds][Agent] : So 2 sunspots on the head, they were frozen and when when they

were frozen? How long ago was that?

[21 minutes 49 seconds][Customer] : Six, about probably 8 months ago.

[21 minutes 54 seconds][Agent] : OK. OK. So I think I've got all this correct, yo, because I'm just going to confirm.

[21 minutes 52 seconds][Customer] : Roughly, yes.

[22 minutes][Agent] : The first one was cut off roughly 12 years ago as a result of checking in with their cancer clinic. The second and third cut off approximately 5 years ago.

[22 minutes 5 seconds][Customer] : Yes, that's correct. Yep. Yeah. Roughly. Yeah, that's about right. Yeah.

[22 minutes 9 seconds][Agent] : And then you've had two additional sunspots on the head that were frozen approximately 8 months ago and, and all of these have come back non cancerous, right?

[22 minutes 21 seconds][Customer] : Yep.

[22 minutes 20 seconds][Agent] : They've all been confirmed as benign.

[22 minutes 22 seconds][Customer] : Yeah. All lung cancerous, yes.

[22 minutes 32 seconds][Agent] : OK, great. Now it then asks, please provide details of medical tests and examinations. So X-ray scans process for biopsy, including dates and results. So is this been a visual inspection and then a, a test on the lab once it's cut out? Or how how do how they proceed with these?

[22 minutes 49 seconds][Customer] : Well, with a well, yeah, obviously visual inspections to start with with, with with the spots that were all cut out was a visual inspection.

[22 minutes 57 seconds][Agent] : Mm, hmm.

[22 minutes 57 seconds][Customer] : And it was about to deem that, you know, they need to come out just to be checked so that they'll cut out and send off to a lab for whatever they do with them. And then the and the and the sunspots on my head were when that would that was frozen off at the actual appointment last time I went there.

[23 minutes 7 seconds][Agent] : Yep, Yep. And so with the frozen spots, they were done at a clinic and there was no further follow up with those ones, right?

[23 minutes 39 seconds][Customer] : Yeah, there was a once I got frozen off, I went back six months later for another check up to see how everything was going and everything was fine.

[23 minutes 47 seconds][Agent] : OK. So that last six month check out, was that within the last couple of months then?

[23 minutes 55 seconds][Customer] : Well, that was, oh Gee, January, January, probably January or February roughly.

[24 minutes][Agent] : OK. OK. So last can check was performed January 2024 and all clear. And then it asks is any further investigation or treatment planned? And if so, when? So are you getting annual check UPS or six monthly check UPS or?

[24 minutes 34 seconds][Customer] : I go every 12 months for an annual check up.

[24 minutes 36 seconds][Agent] : Yeah, 12 months annual check up. And that is that that's just a precautionary check up, correct.

[24 minutes 44 seconds][Customer] : That's it. It's just a precaution, that's all it is.

[24 minutes 47 seconds][Agent] : And please advise if a full recovery has been made.

[24 minutes 46 seconds][Customer] : Yes, yes.

[24 minutes 52 seconds][Agent] : Yep. OK, perfect. And I just want to check one more thing for you, then we'll go and then we'll move on. Thanks very much for your patience. I know it could be a bit laborious having to to evolve to all this information, but I really appreciate your patience. So nothing was ever confirmed. Yeah. OK. I think we're good. Yeah. OK, I'll just pop that in there. Now. The next section, the next question. Sorry. It's just still more recent medical history, it says, other than what you already told me about. Are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks? And the there's three questions left and we're all done. The next two are just focused on your immediate family. So your father, mother, brother and sister, we're not referring to any of your other family members. And it's A 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?

[25 minutes 40 seconds][Customer] : No, no, I don't know what that last one is.

[26 minutes 3 seconds][Agent] : Do you need me to give you a definition or are you confident none of your family members have it?

[26 minutes 7 seconds][Customer] : No, I don't know what it is.

[26 minutes 8 seconds][Agent] : OK, Yep. Let me go grab a definition for you one second. So familial adenomatous polyposis, it's a disease of the large intestine that is marked by the formation, especially in the colon and ***** of numerous adenomatous polyps, which typically become malignant if left untreated. That may either be, sorry, that may be either asymptomatic or accompanied by diarrhea or bleeding and that is inherited as an autosomal dominant trait abbreviated SAP called also ilial polyposis.

[26 minutes 48 seconds][Customer] : No, no, that's nice for that.

[26 minutes 48 seconds][Agent] : So any OK, so just confirming to the full question that's a no for you, is that correct? OK. And then the next question asked to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60? And so just confirming that's only your immediate family's a father, mother, brother or sister and before the age of 60, no problems. And then it asks how many of your immediate family suffered from cancer 0123 or more?

[26 minutes 56 seconds][Customer] : Yes, yes, yes, 2.

[27 minutes 21 seconds][Agent] : And that was before the age of 60.

[27 minutes 24 seconds][Customer] : One was before 60 and one was after the age of 60.

[27 minutes 27 seconds][Agent] : Yeah. So we're only referring to any of your immediate family before the age of 60. So is it just the one member?

[27 minutes 32 seconds][Customer] : Yeah, just one. Yes.

[27 minutes 33 seconds][Agent] : Thanks so much. And then how many of your immediate family suffered from heart condition and or stroke again 0123 or more?

[27 minutes 40 seconds][Customer] : Uh, none.

[27 minutes 41 seconds][Agent] : And how many of your immediate family suffered from other hereditary disease again 01 or more.

[27 minutes 47 seconds][Customer] : None.

[27 minutes 47 seconds][Agent] : OK very good. Last question for you OK is in relation to hazardous pursuit. So it just says other than one off events, gift certificates or vouchers to 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 at sailing, scuba diving deep in 40 meters, cave or work diving or any other hazardous activity. OK, very good. So that was the final question. I'm just loading up the outcome for you. Just bear with me one second. So as it currently stands, as we've already, as I've already explained to you, because of the disclosure of the sunspots and then not neatly fitting into our application, I do need to refer that through for an assessment by our underwriter. Otherwise at this stage, there hasn't been any other changes or amendments. So we're still looking at the \$77.04 fortnight for the \$300,000 to cover. So what I can do from here is arrange to get that referred to and assessed per our underwriter. Now if it comes back approved without any amendments, are you happy with the terms and conditions of the policy? Would you be happy to accept them as is?

[28 minutes 10 seconds][Customer] : No, Yep, Yeah, that's, that's fine. Yep.

[28 minutes 58 seconds][Agent] : OK, So what I can arrange in that case is to note down a first payment date in the future that you're you're comfortable with. Read a declaration statement to you to confirm the policy, refer it through for assessment. If it comes back with no amendments, then we can accept that policy on your behalf and get it started straight away for you. If it comes back with any changes, of course we won't accept it in that situation. Instead I'll attempt to contact you in the details you provided and let you know of the outcome. OK. So if you have any for me to do that, what I'll do is note down the first payment date that suits you best. It can be any day in the near future that works best for you. As an example, a lot of our customers like to line it up to their pay or pension cycle and we confirm that through for an assessment. So have you got a day that you'd like to nominate?

[29 minutes 46 seconds][Customer] : Well, I'll just put you back on the wife, mate. She can sort the finances out.

[29 minutes 50 seconds][Agent] : OK, so happy to do that with your just before I do you'll can I just confirm you're getting her authority to set up your payment details on your behalf?

[29 minutes 50 seconds][Customer] : Yeah, yeah, that's fine.

[29 minutes 59 seconds][Agent] : And with the payment details, are they in your name or her name or a joint account?

[30 minutes 4 seconds][Customer] : Yeah. Joint account.

[30 minutes 5 seconds][Agent] : And just confirming you've got authority to debit from that account because it's a joint account, of course.

[30 minutes 10 seconds][Customer] : Yeah, that's correct.

[30 minutes 11 seconds][Agent] : OK, perfect. I'm fine for you to hand me over to Pauline. Thank you very much for your assistance. OK, I, I do need to read a declaration statement to you. So don't run away too far, but happy to get her to sort out this damage down.

[30 minutes 22 seconds][Customer] : OK. The current policy that we have runs out on the 21st, so I'm happy for it to start tomorrow.

[30 minutes 26 seconds][Agent] : OK, OK. What I would say to you is if you're happy. So once, once we get the referral back and accept the coverage, umm, you'll go immediately be protected irrespective of what payment that you select. We do that so that you've got that overlap so that you can read it side by side against your existing policy and just make sure you're happy with everything.

[30 minutes 29 seconds][Customer] : Yeah, yeah, yeah.

[30 minutes 52 seconds][Agent] : Umm, so did you want to, uh, I'm happy to nominate tomorrow if you want, but if you wanted to just leave a little bit of grace to make sure that we get that referral back and, and approved in time. Did you want to set it to a date beyond that, umm, it's up to you. It's entirely up to you. Sure.

[31 minutes 8 seconds][Customer] : Just let me check my calendar one second. Umm, we'll make it next Thursday, then. That's the 25th.

[31 minutes 28 seconds][Agent] : 25th Yep.

[31 minutes 30 seconds][Customer] : Yeah.

[31 minutes 31 seconds][Agent] : And we're going to set this up as a direct debit. So BSP an account number or would you prefer to use a Visa or MasterCard?

[31 minutes 39 seconds][Customer] : Oh, we can do. I've got a debit card. Actually, it's probably easier for you, isn't it?

[31 minutes 43 seconds][Agent] : OK. And just confirming, you are providing me with Docker's details, right? It needs to be in in his name.

[31 minutes 50 seconds][Customer] : Oh, then it's in my name. OK, No, that's all right. PSP. And make your number.

[31 minutes 52 seconds][Agent] : OK, Yep. OK, go ahead with the BSP please. Sure. Yeah. While you're searching for it, can you just confirm is it a savings account or a check account?

[31 minutes 54 seconds][Customer] : Yeah, let me just grab that one second savings account. Oh, I think it's a savings account. It was, it was only set it up. I don't know if it's changed. It was so long ago. So can I do when I do withdraw, it does come out of the check, but it's not we don't have a checkbook.

[32 minutes 12 seconds][Agent] : Sure, sure. Yeah, it it can. Sometimes there still are legacy check accounts out there. So do you think it's a check account or a savings account?

[32 minutes 27 seconds][Customer] : Definitely not. It's a savings account.

[32 minutes 28 seconds][Agent] : OK, easy done. Yep.

[32 minutes 55 seconds][Customer] : OK, we'll do this one. The BSB 732278 Yep. And the account is 689379. Yep.

[33 minutes][Agent] : 732278 689379 And what's the name on the account?

[33 minutes 13 seconds][Customer] : Umm, I believe it's umm, yoga vouchers and Pauline vouchers.

[33 minutes 22 seconds][Agent] : OK, that is all sorted. We've got the first collection date for the 25th, the 7th and the details are captured. Is Oka there? Can I speak to her again please? Thank you.

[33 minutes 36 seconds][Customer] : Yep, Yep, Yep. Hello.

[33 minutes 37 seconds][Agent] : Hey, Yoka.

[33 minutes 42 seconds][Customer] : Yep.

[33 minutes 38 seconds][Agent] : So your points confirm those banking details and it is in a joint bank account under Westpac under a savings account. And I've confirmed you've got a sorry to debit from that account, correct?

[33 minutes 51 seconds][Customer] : Yes, fine, Yes.

[33 minutes 52 seconds][Agent] : And the other thing I just wanted to highlight in case I didn't mention earlier. And if I haven't, I'm sorry. Whenever someone's looking to replace an existing policy with ours, as a courtesy, we always recommend that you do not cancel that policy until you've been approved with us. You've had the opportunity to review our policy in full, compared it side by side against the existing cover to make sure it is the most suitable option for you. And any of the benefits that may not apply or any waiting period that may start again should also be considered. OK?

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

[34 minutes 18 seconds][Agent] : Now we've set up the first payment date for the first collection date for the 25th of the 7th, so next Thursday. So if it comes back fully approved without any amendments and I accept that on your behalf, the first payment date will then come out on the 25th. But irrespective of that first collection date, as soon as I get the response back from the underwriter and it's approved, if it is approved without any amendments, I'll accept them on your behalf. And from that moment, you'll have the coverage in place, OK.

[34 minutes 45 seconds][Customer] : Yep, it's going. Yep, it.

[34 minutes 48 seconds][Agent] : And as I said, if it comes back with any alternative terms in that situation, of course, we'll attempt to contact you and let you know if the change circumstances. Now finally, before I read this declaration statement to you, whenever we refer a an assessment to the underwriter to confirm while your application is being assessed, you'll be covered for accidental death, which pays out if death was due to a direct result of an accident, they're covered under. This lasts until the interim make the decision on your application or 30 days from today, whichever is earlier. OK.

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

[35 minutes 19 seconds][Agent] : And I'm just confirming with you, Yoka, you're signifying your agreement. You're happy for me to accept that on your behalf if it comes back approved without amendments.

[35 minutes 26 seconds][Customer] : Yeah, that's fine.

[35 minutes 27 seconds][Agent] : Perfect. Thanks. So last step is just to read you the declaration statement, which will confirm all the details that have just gone through. At the end. There's two questions. And if you accept, we'll have that referred through and ready to go. OK, So it says thank you, Yoka. Bolges. Is that is am I saying that right? Bolges?

[35 minutes 26 seconds][Customer] : Yeah, that's correct. Yes.

[35 minutes 43 seconds][Agent] : Yeah, yeah. Thank you. Yoko Bulges. It is important you understand the following information. I'll ask you to agree to these terms at the end of your policy will not be enforced unless you agree to these terms in full. Family life cover is issued by Hanover Liferia of Australasia Ltd, 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 tuition arrange this insurance on its behalf. Hanover relies upon the accuracy of 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 of this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take visible care that you agreed to. Can you please confirm you've answered all that questions in accordance with your duty?

[36 minutes 29 seconds][Customer] : This ahead.

[36 minutes 30 seconds][Agent] : Thank you. We may from time to time provide offers to you via the communication methods you've 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 your Co bulges receives \$300,000 in the dental life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. The premium for your first year of cover is \$77.12 per Fortnite. Your premium is stepped, which means it will be calculated at each policy anniversary and will generally increase as your 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 Yoga Vultures with and Pauline Vultures, which you're authorized to debit from and have provided to us. The policy documentation, PDS and FSC 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've lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. So that's the full statement. Just confirming those final two questions for you. OK. Do you understand and agree with the declaration?

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

[38 minutes 5 seconds][Agent] : And would you like any other information or would you like me to read any part of the PDF to you?

[38 minutes 12 seconds][Customer] : No, that's fine. No, that's fine. Can I change number there, please? Yeah, apologies. I just want to change the contact number to my mobile number.

[38 minutes 14 seconds][Agent] : OK, Sorry, Pauline, did you say something in the background to beg your pardon? Yeah. OK.

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

[38 minutes 25 seconds][Agent] : So just confirming, did you want so to both of you to you yoga and you pulling, did you want to arrange third party authority on the account so that if you do call up

pulling, you'll have an authority to speak on his behalf? Because there's no point in listing your number as the contact number if we call through and we get you on the phone and we can't actually provide any information if you're looking to do that. So Yep, I need to confirm it with you. Yorker, are you happy for me to provide third party authority on your your profile for Pauline?

[38 minutes 57 seconds][Customer] : Yeah, that's fine.

[38 minutes 59 seconds][Agent] : OK, now just bear with me. So I need to pop some details in. OK. So actually just hold on one second, guys. I'm going to be right back with you. I just need to check one thing on my side. I'll be right back with you. OK. Thanks for your patience. Guys, I'm back. Are you there? My apologies, I'm jumping the gun. I just realized before the policy's set up, we can't actually put the third party, sorry, on the account because there's nothing to give authority on. So we're going to have to just delay the authority. I can set a different contact number until that application has been approved. It can be whatever number you would like. Did you want me to note down a different number?

[40 minutes 25 seconds][Customer] : Yeah, Yep, yeah. It's probably best to put my mobile number on there only because the house phone doesn't always work.

[40 minutes 56 seconds][Agent] : Yeah, I can list both numbers. And then if I get you, Pauline, you can always get Yoka to either call me back or get him on the phone, subject to the circumstances. So do you want to shoot ahead with that number?

[41 minutes 8 seconds][Customer] : Yep, 0410627.

[41 minutes 10 seconds][Agent] : Yep, Yep.

[41 minutes 13 seconds][Customer] : No, sorry, sorry, that's the wrong number, 04. I'm giving you my work number 0414. Yeah, 423914.

[41 minutes 17 seconds][Agent] : OK, 0414423 914 And again I, I mean no disrespect when I say it's Pauline, but if I do call you and I have to disclose any information about the policy, I won't be able to do that. It will have to be directly with Yoka.

[41 minutes 36 seconds][Customer] : No problem at all.

[41 minutes 35 seconds][Agent] : OK, perfect. All right. So I've got that listed as the secondary

number. I've still got the home number listed as a second number as well. So we'll throw that through. Hopefully, we'll get a good outcome. It should come through tomorrow. And if there is any amendments, of course, I'll tend to communicate that to you by calling you back. OK. All right, guys, thanks very much for your time today. I think I've done everything that I need to for you guys. Is there anything else that you needed from me before we end the call?

[42 minutes 2 seconds][Customer] : Cool. No, that's all right.

[42 minutes 4 seconds][Agent] : All right. Thanks again for your time. All the best to you both. I'll let you go. Have a lovely evening, guys.

[42 minutes 8 seconds][Customer] : Thank you. Thank you. Bye.

[42 minutes 9 seconds][Agent] : My pleasure. Bye for now.

[42 minutes 10 seconds][Customer] : See you. Bye. Bye.