

[0 seconds][Customer] : Hello.

[2 seconds][Agent] : Hey, Sarah, it's James calling back here from real insurance. How are you?

[6 seconds][Customer] : Good, good man. How are you?

[7 seconds][Agent] : Yeah, Good, good, good. Was calling to follow up on our discussion around that income protection. How did you go with what I sent out to you?

[12 seconds][Customer] : Yeah, uh, yeah, Actually, I've seen that, uh, from the payment planning. I'm just talking to my wife to know, as I told, you know. Hello.

[27 seconds][Agent] : Yeah, So yeah, yeah, yeah.

[28 seconds][Customer] : Yeah, Yeah. You're gonna take a fourth likely or monthly?

[28 seconds][Agent] : So, so we we were looking at fortnightly previously.

[36 seconds][Customer] : Yeah. OK. So can I start from next month, from January payments?

[44 seconds][Agent] : Yeah, yeah, That that. Yeah, yeah, that should be fine. What I'll do just so we can discuss openly.

[50 seconds][Customer] : Yep.

[50 seconds][Agent] : I remind you again, all calls are recorded. Any advice that provides generally in nature may not be suitable to your situation. Could you just confirm your full name and date of birth again for me please?

[1 minutes][Customer] : Suri Chandra Adabala, 23 August 1978.

[1 minutes 4 seconds][Agent] : Perfect. Thanks so much umm yeah so we were looking at the monthly benefit amount of 4375 and the premium was \$73.44 Umm yes. So you can as I mentioned, you can choose a day that's suitable for you to start that first premium umm with the cover still beginning as of today.

[1 minutes 26 seconds][Customer] : OK, Yeah.

[1 minutes 28 seconds][Agent] : OK, so let me jump back into that one for you. Umm, and we had sorry, system's a little bit slow here. That was for a 30 day waiting period and a benefit period of six months as well.

[1 minutes 55 seconds][Customer] : One second. Yeah. Make it 5th of January.

[1 minutes 44 seconds][Agent] : So if I jump into what day would be most suitable then in January to start that first payment 5th of January. OK, no worries. Sorry, just bear with me a second here, OK? 5th uh, so that would be a Sunday.

[2 minutes 3 seconds][Customer] : Yeah, yeah. Otherwise, 6th. 6th of January.

[2 minutes 15 seconds][Agent] : Umm, so we'd have to make it the 6th of January, which is the Monday.

[2 minutes 20 seconds][Customer] : Yes.

[2 minutes 21 seconds][Agent] : Yep, 6th of January. OK, perfect. Umm, it'd then be debited every MO fortnight on a Monday after that. You're happy with that?

[2 minutes 29 seconds][Customer] : No worries. Yeah. Yeah.

[2 minutes 31 seconds][Agent] : Perfect. OK, so. Sorry, system's awfully slow this afternoon. I'm just put in there for you now. OK, so 6th of January, OK, and I'll confirm again. Your best e-mail is serial999@hotmail.com. Awesome.

[3 minutes][Customer] : Yes, yeah, I can give you my card number.

[3 minutes 2 seconds][Agent] : OK umm, yeah, to get that one started there for you, umm, all I'll need is your payment details, so either a BS bank account number or a card, umm, to put that on OK perfect. Umm, if we are doing that from a card, umm, I'll just. OK, so finally loaded up for me there now. So just confirming. So you're happy with everything that I've sent out there. You've had a really good read through and you're you're happy to go ahead and get that one started today. We've got the first collection day as the 6th of January. That's, that's all, OK with you.

[3 minutes 59 seconds][Customer] : No, it is, yeah.

[4 minutes][Agent] : Perfect. Umm, and just a reminder as well, just double check of course, umm, nothing's changed, uh, in regards to your responses to the health and lifestyle questions.

[4 minutes 10 seconds][Customer] : No, nothing actually. Yeah, yeah, yeah, yeah. I mentioned, you know, before that smoking thing. Or I'll do it later. No worries.

[4 minutes 12 seconds][Agent] : OK, yes, yes, of course, of course.

[4 minutes 16 seconds][Customer] : No, yeah, no worries.

[4 minutes 19 seconds][Agent] : So once it's been 12 months since your last cigarette, you can apply and have your smoking status, umm, reviewed as well, OK?

[4 minutes 27 seconds][Customer] : Yeah. OK.

[4 minutes 28 seconds][Agent] : UMM also did mention those couple of exclusions to you last time as well.

[4 minutes 34 seconds][Customer] : Yes, I remember that.

[4 minutes 35 seconds][Agent] : Umm, Yep. OK, perfect. Alright, umm, now if we're collecting from a card for security purposes while obtaining your card details, the call recording will stop and we'll recommend after we've collected your details, OK?

[5 minutes 5 seconds][Customer] : None.

[5 minutes 35 seconds][Agent] : Fully there so we're back out of the gateway please be advised the call recording is now resumed for quality and monitoring purposes umm, so we've got all that saved now we're in the final stages here umm all I need to do now is reach you out what's called a final declaration.

[5 minutes 50 seconds][Customer] : Yep.

[5 minutes 50 seconds][Agent] : It just summarized everything I've gone through with you today in a more formal way. Umm, once you be, a couple of questions for you throughout. Once we accept, everything will be in place and we'll get all your full documentation out to you. OK. It does take me a couple of minutes to get through this, so just bear with me while I do read this out. It says thank you, Surya Changerao Adebala. It is important you understand the following information. I will 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. Real income protection is issued by Hanover Life RE of Australasia Ltd whom we will refer to as Hanover Handover has.

[6 minutes 28 seconds][Customer] : Yeah. Oh, no, no, you didn't answer.

[6 minutes 27 seconds][Agent] : No, that's alright. So I just need to read this out to you in full. There'll be a couple of questions and once we get that in place everything will be sorted for you.

[6 minutes 30 seconds][Customer] : I didn't, I think on the side of the road, yes, I do agree, yes.

[6 minutes 43 seconds][Agent] : OK, so Handover has an arrangement with Greenstone Financial Services whom are referred to as GFS trading as Real Insurance. To issue and arrange this insurance on it's behalf and over relies upon the information you provided when assessing your application. That includes the information we initially collected from you to provide a quote. Handover has set a target market determination for this product, which describes the type of consumers this product is designed for. Uh, 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 reasonable care that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty? Yes or no?

[7 minutes 19 seconds][Customer] : Yes.

[7 minutes 21 seconds][Agent] : Perfect. 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 provides the following insurance cover for Surya Chandra Rao Adebala, a monthly insured amount of \$4375.00 with a waiting period of 30 days and a benefit period of six months. The monthly income benefit payable in the event of a claim may maybe less than the monthly insured amount as your income benefit is limited to 70% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources. There is a final expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in place. In addition to the standard exclusions contained within the PDS, the following exclusions apply. The underwriter has also added exclusions for Syria Change your route at Ebola Income Protection Benefit. No income protection benefit will be payable under this policy due to any claims arising directly or indirectly from any disease or disorder of the left shoulder, including the joint, muscles, cartilage, ligaments and tendons. All related treatment or surgery Full Syria Change your route at Ebola income Protection benefit.

[8 minutes 44 seconds][Customer] : 5.

[8 minutes 43 seconds][Agent] : A loading was applied during the application process. By agreeing to this declaration, you can agree to any non standard exclusions or loadings placed on your policy and you understand that will remain in place for the life of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on January 6th, 2044 at 12:00 AM. Your premium for your first year of cover is \$73.44 per fortnight. Your premium is a stepped premium, which means it will be calculated at each policy anniversary and will generally increase each year. Included in your premium is an amount payable by handover to GFS of between 37% and 51% to cover costs. Your premium will be debited from your credit card which you are authorized to debit from and have provided to us. The policy documentation, PDS and FSG will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the products meet 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. 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.

[10 minutes 5 seconds][Customer] : None.

[10 minutes 5 seconds][Agent] : Thanks so much for your patience there. To two last questions, do you understand and agree with the declaration, yes or no?

[10 minutes 11 seconds][Customer] : Yes.

[10 minutes 12 seconds][Agent] : Perfect. And just while I've got this page open, would you like any other information about the insurance now, or would you like me to read any part of the PDS to you?

[10 minutes 20 seconds][Customer] : Not required.

[10 minutes 23 seconds][Agent] : Perfect. OK, I'm sure you're sticking here in my voice after all that. So we accepted that now, umm, your cover is in place. You'll get hard copies in the mail in the next

two to five business days. Umm, you'll also receive an e-mail in the next half an hour or so. Umm, with all your documentation as well. Umm. But yeah, that's all in place for you there. Surya, I'm glad we could get you some coverage in place. Is there anything else I can help you with today?

[10 minutes 21 seconds][Customer] : No, no, no. Thank you very much.

[10 minutes 48 seconds][Agent] : No worries Sir. Look, you do enjoy the rest of your evening and have a lovely Christmas as well.

[10 minutes 54 seconds][Customer] : You too, man. Thank you.

[10 minutes 56 seconds][Agent] : Thank you. Take care.

[10 minutes 57 seconds][Customer] : Bye.