

[11 seconds][Customer] : Hello, this is Jess.

[13 seconds][Agent] : Hi Jess, it's Guy calling back from real insurance. How you going?

[16 seconds][Customer] : Good. Thanks. How are you?

[18 seconds][Agent] : That's good. Not too bad as well. Thanks for asking. I was just calling back up in regards to our conversation a bit early today to finish off the life insurance application for you.

[26 seconds][Customer] : Yep.

[27 seconds][Agent] : Yeah, well, good. I just saw a few checks and I'll be able to breech you straight through it. All calls are recorded today. Any advice I provide is general in nature and may not be suitable to your situation there. If you don't mind Jess, can you please confirm your full name and date of birth for me?

[41 seconds][Customer] : Yep, the 12th of the 9th, 1995 and Jessica Beth Johnson.

[46 seconds][Agent] : OK, thank you. And you are a female Australian resident? Yep, all good. Just to confirm, do you still understand everything we spoke about earlier today?

[49 seconds][Customer] : Yep, Yep.

[57 seconds][Agent] : Yep. Cool. I'll run through a few more important things again that we already spoke about, but it won't take long. I might just confirm your other details so I can get your question. Ara. So I've got jessica.best.95@hotmail.com is your best e-mail, 043846175 is the best phone number. And do you go by missus? Your title has been confirmed. Yeah. So all of that is correct.

[1 minutes 17 seconds][Customer] : Yep, Yep Yep.

[1 minutes 20 seconds][Agent] : Yeah. And what's your post code and suburb? OK. And street address that all good. Whereabouts is big rewarders?

[1 minutes 23 seconds][Customer] : 4216 Bigger waters, Fourty one Hover Town Drive, Nihope Island. Yeah. Go Chris. Go on.

[1 minutes 40 seconds][Agent] : Is that like the Gold Coast or is it like Brisbane or Gold Coast?

[1 minutes 43 seconds][Customer] : Yeah, go Chris. Sorry.

[1 minutes 45 seconds][Agent] : All right, cool. That's all right. I I'm from Sydney, but I grew up there.

[1 minutes 49 seconds][Customer] : Alright.

[1 minutes 49 seconds][Agent] : I grew up up early, if you know where that is.

[1 minutes 51 seconds][Customer] : Oh yeah, yeah, of course.

[1 minutes 52 seconds][Agent] : Yeah. Have you been there most of your life or?

[1 minutes 56 seconds][Customer] : Yep.

[1 minutes 57 seconds][Agent] : Yeah, True. I went to. I don't know if you know it, but I went to Marymount School, I guess.

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

[2 minutes 3 seconds][Agent] : Yeah. Yeah, I went there as a kid. So I think I left him at U 6 or something. Yeah, it was a while ago.

[2 minutes 7 seconds][Customer] : That's cool. Alright, it will be unit, sorry, Unit 20741 Harbourn town Dr. Biggar Waters.

[2 minutes 9 seconds][Agent] : Well, I can't find your address on the drop down system, so 41, Yeah, OK, one SEC. Oh yeah, that come up. That's fine. Is that your postal address too? Yeah, I did confirm on the previous call you are a female Australian resident. Yep. We were looking at \$800,000 of cover for the life aspect, if you can recall.

[2 minutes 27 seconds][Customer] : Yep, Yep, Yep. I'll just have a thought about it. And I was just going to change it if that's OK.

[2 minutes 41 seconds][Agent] : Yeah, yeah, that's fine. Let's do that now then.

[2 minutes 44 seconds][Customer] : I was just going to, Yep.

[2 minutes 46 seconds][Agent] : Yeah, for everything I can't call. Let's have a look.

[2 minutes 46 seconds][Customer] : I was just going to do 500,000 for everything, so that's for the life. And then change it to 500,000 for the terminal illness and then 500,000 for the disability, if that makes sense.

[3 minutes][Agent] : We, we won't be able to do it for the serious illness, but we can do it for the TPD and the life cover.

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

[3 minutes 5 seconds][Agent] : Just keep in mind the way I explained it earlier because I know we

went through everything.

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

[3 minutes 9 seconds][Agent] : I've still got it all here with, with the serious illness. You can look between \$50,000 up to 50% of your chosen life insurance benefit amount.

[3 minutes 17 seconds][Customer] : Yeah.

[3 minutes 17 seconds][Agent] : So the maximum I could do for the serious illness would be the 250,000 based on the \$500,000 life aspect. Is that OK?

[3 minutes 24 seconds][Customer] : OK. Would you would? Yeah. Would you save it as it is? And that's fine.

[3 minutes 28 seconds][Agent] : OK, So change it back to 800,000 for life. Yeah. And then what did you want to do for the take a day?

[3 minutes 31 seconds][Customer] : Yep, just leave it. I'll just leave everything, so that's fine.

[3 minutes 39 seconds][Agent] : I I did change. I think we're looking at \$400,000 last time for TBD, is that right? Yeah.

[3 minutes 43 seconds][Customer] : Yep, Yep, Yep.

[3 minutes 44 seconds][Agent] : And then the 250 for serious illness, 250 thousand. Yeah. So just to confirm you still understand everything I spoke to about each of each of these aspects of the covers and everything I asked you on the previous call, is that all still the same and no change?

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

[4 minutes][Agent] : Yeah, all good. So just to I'll repeat it out.

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

[4 minutes 2 seconds][Agent] : So a hundred \$800,000 of life cover, \$24.69 a fortnight, \$400,000 of TPV cover on top of your life insurance premium is \$10.93 a fortnight and 200 and fifty \$250,000 of serious illness is \$14.52 a fortnight on top of your life insurance premium.

[4 minutes 24 seconds][Customer] : Yep.

[4 minutes 23 seconds][Agent] : So all together \$50.14 a fortnight. Are you happy to S to apply for that those amounts? Yep, cool. Just to recap, remember what we need to try and do is get you

through the health and masks all questionnaire so I can get through it within 5 to 6 minutes. It just depends on how you answer the questions. You can just tell me yes or no's the most to make it quick and easy.

[4 minutes 29 seconds][Customer] : Yep, Yep, Yep.

[4 minutes 42 seconds][Agent] : If you get stuck, tell me and then we'll just need your height of my Apart from that, everything else is yes or no's. Now things to be aware about is would like with the the questionnaire. Some people get declined so we can't offer cover at all. Some people get exclusions. An example of an exclusion might be someone might say skydive for a job right?

[5 minutes 3 seconds][Customer] : Yep. Mm hmm.

[5 minutes 3 seconds][Agent] : So there might be excluded for doing that activity, but the rest of the cover they'll be covered if that makes sense.

[5 minutes 9 seconds][Customer] : Mm hmm.

[5 minutes 9 seconds][Agent] : Doesn't change your price for the exclusions. It just excludes you from, you know that S specific thing. Another thing that can pop up is loadings. A loading is not going to exclude you, but it will cost a little bit extra based on risk. So standard is really going OK, bit more of a risk for this. We're still willing to cover it though, it's just going to cost a bit extra. Does that make sense?

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

[5 minutes 31 seconds][Agent] : Yeah. So what we'll do is aim to get you approved. No change, but I'll stop and tell you if any of these things arise.

[5 minutes 36 seconds][Customer] : Mm, hmm.

[5 minutes 36 seconds][Agent] : OK? Again, if you get accepted and once you decide to commence the policy, you'll be covered immediately for debt due at any cost straight away.

[5 minutes 47 seconds][Customer] : Yep.

[5 minutes 44 seconds][Agent] : And the only thing that won't be covered is suicide in the 1st 13 months as we already spoke about in the life aspect, there's the terminal legal advance payment benefit and the advance payout for T for funeral costs. So it's an advance payout of 10,000 \$10,000

for funeral costs and the terminally ill advanced payment. Don't forget if you were diagnosed with 12 months or less to leave by a medical practitioner that you call us yourself and make the claim so you can get paid out in full. Your life benefit what you've for, what you've chose. OK, again, your premium is steps, which means it will generally increase each year as your age.

[6 minutes 11 seconds][Customer] : Yep, Yep.

[6 minutes 16 seconds][Agent] : In addition, the policy does have automatic indexation, which means each year your sum insured will increase automatically by 5% of the associated increases in premium and you can opt out of this automatic indexation each year.

[6 minutes 30 seconds][Customer] : Yes.

[6 minutes 27 seconds][Agent] : Do you still recall going through that before we got off the call last time and I gave you the premium projection and everything. You still understand that?

[6 minutes 33 seconds][Customer] : Yep, Yep.

[6 minutes 35 seconds][Agent] : Yep. Cool. Again, you can also find information about our premium structure on our website. I might just read you the, I know I already read it to you, but I'll just read you this last part. Back to the premium projection. So just to recap, as an indication, if you make no changes to the policy, your premiums next year will be \$50.14 a fortnight and your benefit amounts will remain the same as what we've spoken about. You'll get the free will kit in the post. So at \$30, you can use that however you want, whether it's organising a new will or updating an existing one.

[6 minutes 59 seconds][Customer] : Yep, Yep.

[7 minutes 8 seconds][Agent] : You'll get the real reward back after the first four months. We did already go through that.

[7 minutes 12 seconds][Customer] : Yep.

[7 minutes 13 seconds][Agent] : I might give you the breakdown. So \$64.20 for Life cover, \$28.41 for TPD, \$37.75 for seriously.

[7 minutes 25 seconds][Customer] : Yep.

[7 minutes 21 seconds][Agent] : So combining those together, you're going to be paid back \$130.36 after the first four months as a thank you. Now I'll quickly get these questions up and we'll bridge you

through certainly there any other questions for me so far at all or no? Cool. I did ask you this last time. Have you had a cigarette in the last 12 months? Are you able just to let me know a yes or a no once more?

[7 minutes 35 seconds][Customer] : No, no.

[7 minutes 43 seconds][Agent] : Yep, cool, it just says here. 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 they share it with other insurance service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access incorrect information and lodge complaints about breaches of privacy. Now by proceeding, you understand that you are applying to purchase a life insurance policy and as such have a duty to take reasonable care making 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 breach your duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions to your policy. Do you understand and agree to your duty Jess, Yes or no?

[8 minutes 37 seconds][Customer] : Yes, yes.

[8 minutes 38 seconds][Agent] : OK, good or good. Thank you. First one's the COVID. So it just says have you been hospitalised for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days?

[8 minutes 46 seconds][Customer] : No, no.

[8 minutes 53 seconds][Agent] : Cool. Are you a citizen or permanent resident of Australia or New Zealand?

[8 minutes 59 seconds][Customer] : Australian citizen.

[8 minutes 57 seconds][Agent] : Currently residing in Australia, Yeah.

[9 minutes 1 seconds][Customer] : Yes. Yeah, yeah.

[9 minutes 2 seconds][Agent] : Oh, just yeah, just for that whole question because remember it's asking if you reside here as well.

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

[9 minutes 8 seconds][Agent] : Yep. Cool. Thank you. Does your work require you to get underground work at a height to about 20 metres, dive to that's below 40 metres, use explosives or travel to areas experiencing war or civil unrest or work offshore. Yes or no? Cool. Perfect, perfect. To the best of your knowledge, Jess, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Yes or no? Do you work as or do you engage the services of a sex worker? Yes or no Thank you. Do you have definite plans to travel or reside outside of Australia IE booked or will be booking travel within the next 12 months?

[9 minutes 20 seconds][Customer] : No, no, no, no, no. Yep.

[9 minutes 47 seconds][Agent] : So don't forget you'll be covered worldwide 24/7 under the policy for what we've spoken about. The next section is in relation to your height and weight. So please be aware that I am required to obtain a confidence single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. So what is your exact height Jess? How tall are you there and what is your exact weight please?

[10 minutes 7 seconds][Customer] : I'm 174 centimetres, 56. Yes, Yep.

[10 minutes 13 seconds][Agent] : Kilograms Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? OK. Do you have existing life insurance policies with other life insurance companies or the combined total sum of short of more than \$5,000,000?

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

[10 minutes 31 seconds][Agent] : Have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following cancer, tumour, molar cysts including skin cancer, sunspots, Melanoma or leukaemia? Have you ever had an abnormal pap smear? A stroke, chest pain or heart condition such as been all limited to heart attack and angina or high blood pressure, high cholesterol, thyroid condition or neurological symptoms such as dizziness or

fainting. Diabetes, raise blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas.

[10 minutes 43 seconds][Customer] : No, no, no, no, no, no.

[11 minutes 15 seconds][Agent] : Epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Any illegal drug use, abusive prescription medication, or received medical advice or counselling for alcohol consumption. Disorder of the kidney or bladder. Blood disorder or disease. Asthma or other respiratory disorder, excluding childhood asthma. Back or neck pain or disorder.

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

[11 minutes 52 seconds][Agent] : Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Joint or muscle pain. Ligament injuries including replacement or reconstructive surgery.

[11 minutes 59 seconds][Customer] : Nope, No, Nope.

[12 minutes 7 seconds][Agent] : Osteoporosis or osteopenia, any defective hearing or sight other than which is corrected by glasses or contact lenses.

[12 minutes 16 seconds][Customer] : Nope.

[12 minutes 17 seconds][Agent] : OK, all good. Now this next questions only going to ask us about the past three years. I'm going to put a yes to it purely because you've had a baby in the past three years. It's on the list. It won't make any difference if you fit the category. I just need to ask it for you for anything else in that regard. OK, so it says 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 the results of any medical tests or investigations, for example, undergoing any surgery had medical tests or investigation, for example, X-rays, scans, blood tests or biopsy or are awaiting the results yes or no? OK, all good. So like I said, I'll just put a yes for that. For the pregnancy, it just says what condition require the medical examination of advice. What it says is pregnancy if no history of complications with current or any previous pregnancies. Does that sound

like you?

[12 minutes 55 seconds][Customer] : No, yeah, I had no complications.

[13 minutes 13 seconds][Agent] : Yeah, cool. So that's fine to put that down. So just to repeat it says pregnancy and then if no history of complications with current or any previous pregnancies, is that is that OK to put down?

[13 minutes 22 seconds][Customer] : Yep, Yep.

[13 minutes 24 seconds][Agent] : Yep, that's fine. We don't need to talk about it and doesn't make any change. Now the next one says other than what you have already told me about, are you contemplating seeking medical advice to any symptoms you are currently experiencing within the next two weeks? And other than what you have already told me about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury? And to the best of your knowledge, have any of your immediate family being father, mother, brother or sister only living or deceased ever being diagnosed with Polycystic kidney disease, Huntington's disease or Familial Adenomatous polyposis, yes or no? 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 age 60?

[13 minutes 38 seconds][Customer] : No, no, no, no.

[14 minutes 14 seconds][Agent] : And other than one off events such as a gift certificate or vouchers, 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, add sailing, scuba diving deeps in 40 metres, cable rack diving or any other hazardous activity. OK, all good. No surprise there Jess, you have been fully approved. OK, that is the best outcome we can hurt for. Nothing popped up throughout that questionnaire.

[14 minutes 35 seconds][Customer] : No cool.

[14 minutes 44 seconds][Agent] : OK, so that's very good. Your price, that also means your price is the same as what I gave you before we answered the questions. OK, now we are more than happy to immediately cover you over the phone today for what we've spoken about. We will send you all

your documentation out in full to review in your own time. You'll get an e-mail copy today within 2 to 15 minutes. So please have a good read. You get the paper copy in the post in two to five business days as well. And what we'll do is give you a 30 day calling off. While you do that. So after you read everything, if you do decide it's not for you, it's fine. Just make sure you call us back. If you cancel within those 30 days, you'll get a full refund of your premium unless you make a claim that time. And on top of that, we don't need an upfront payment.

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

[15 minutes 22 seconds][Agent] : You can actually choose the day you want the first payment to be. You'll still be covered today for what we've spoken about. It's just no money will come out until the day you're comfortable with. What day did you want the first payment to be? Do you have a day in mind?

[15 minutes 36 seconds][Customer] : It would probably be like AI just want to go over it and just read everything first before I completely say yes. Is that OK?

[15 minutes 48 seconds][Agent] : That allows you to do that. I've already sent you the e-mail, the generic one with the price of that. That'll be pretty much what I've just discussed with you anyway. The alternative option is Cos you've been approved, we can actually send you the complete documentation and still allow you to do the reviewing. If you do find it's not suitable for you before that first payment day, you can just give us a call back and let us know. But it will give you that you know enough time to view review to everything like you want to do. It's really up to you.

[15 minutes 51 seconds][Customer] : OK, Yep, Yep, I can.

[16 minutes 13 seconds][Agent] : So if we do it that way, you'll actually be covered for spoken about and you don't need of back pay from the day you have the cover of today until the first payment. It's really up to you.

[16 minutes 23 seconds][Customer] : Umm, I I'll just read over everything and just like double check what everything covers just in case I want to change anything. And I'm a little bit pushed at the time at the moment because I'm about to put my other one to bed so I can't really so much.

[16 minutes 35 seconds][Agent] : Alright, that's cool.

[16 minutes 37 seconds][Customer] : I'm on the phone.

[16 minutes 37 seconds][Agent] : I'll I'll send you a pre activation e-mail so you can just do it yourself after you read it tonight.

[16 minutes 40 seconds][Customer] : Yep, OK, no worries. Cool.

[16 minutes 42 seconds][Agent] : Obviously if you want to change something, you just just give me a call tomorrow if you want to change something. But if you're happy with the way I've done it, you can just do it online now, OK.

[16 minutes 46 seconds][Customer] : Yep, Yep. Cool.

[16 minutes 51 seconds][Agent] : Keep in mind for me though, we're having a change on Monday, so we're updating our application questions from Monday, the 18th of December. So what this means is if you decide to purchase the policy after 8:00 PM on Friday the 15th of December, you'll need to restart your application with the new set of helpful and lifestyle questions, right?

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

[17 minutes 9 seconds][Agent] : So if you're happy with that and you don't want to go back to anything, you just do it before tomorrow night and you're good. If you leave it past that, you you'll just need to do the questionnaire again.

[17 minutes 16 seconds][Customer] : OK, OK. No worries.

[17 minutes 19 seconds][Agent] : OK, Let me quickly explain you how you can do it. Give me one SEC. Sorry, won't be too long. Sorry. What? I'm going to send you because your applications been fully approved. I'm going to send you your policy schedule for \$800,000 of life cover, \$400,000 of TPD, and \$250,000 of serious illness that will now be pending activation for you.

[17 minutes 40 seconds][Customer] : Yep, and that will also. They will break down like everything that it covers.

[17 minutes 43 seconds][Agent] : Yeah, yeah, that's, it's just in the PDS. So you could, you've already got that e-mail anyway, the one I sent you earlier today. So the PDS is in there too. So you just pop up the PDS and just read through.

[17 minutes 45 seconds][Customer] : Hay, just so I can OK Yep Yep.

[17 minutes 57 seconds][Agent] : You'll be able to kind of sift through and find it and it'll explain how each thing works. So yeah, I'm going to send you the policy schedule for the cover that's pending activation for that. Just repeat it. You can go into the e-mail review what we've just guys have a raise over the PDS, make sure it's right for you. And when you're ready, just go back into the e-mail and click on the blind now button.

[18 minutes 19 seconds][Customer] : Yep.

[18 minutes 18 seconds][Agent] : Now when you do that, it'll ask you for a password at a point, your password, your full date of birth.

[18 minutes 24 seconds][Customer] : OK.

[18 minutes 23 seconds][Agent] : OK, so all 8 digits, just don't forget they're not are the zero with the nine. OK.

[18 minutes 24 seconds][Customer] : Anyways, Yeah, sure.

[18 minutes 29 seconds][Agent] : Once you do that, you'll still be able to pick your first payment there yourself and you can put in your banking and you'll be covered for spoken about once you've submitted in.

[18 minutes 36 seconds][Customer] : Amazing.

[18 minutes 35 seconds][Agent] : OK, all good.

[18 minutes 38 seconds][Customer] : Alright.

[18 minutes 38 seconds][Agent] : If I don't see you completed, I'll give you a call back before I finish tomorrow just in case.

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

[18 minutes 42 seconds][Agent] : As I mentioned you you'll need to do the questions if you don't do it tomorrow night.

[18 minutes 46 seconds][Customer] : Yep. No worries.

[18 minutes 45 seconds][Agent] : OK, all good. Thanks so much for your time Jess.

[18 minutes 49 seconds][Customer] : Alright, thanks very much.

[18 minutes 49 seconds][Agent] : I'll leave it with you and I have a good night.

[18 minutes 50 seconds][Customer] : Right.

[18 minutes 51 seconds][Agent] : Bye.

[18 minutes 51 seconds][Customer] : Thanks you too. Bye.