

[4 seconds][Agent] : Welcome to Rail Insurance. My name is Danielle. How may I help you?

[7 seconds][Customer] : Oh, hi, it's Lee Ashton calling. I was just wanting to enquire about income protection insurance.

[15 seconds][Agent] : Yes, certainly I'll be able to help you with that.

[17 seconds][Customer] : Yeah. Does that cover you if you're just employed as a casual?

[22 seconds][Agent] : So as long as you work at least 15 hours per week in paid employment.

[26 seconds][Customer] : Yep. OK.

[29 seconds][Agent] : But bring it.

[29 seconds][Customer] : I still have in.

[31 seconds][Agent] : Yep.

[30 seconds][Customer] : I already have insurance with you, so I was just wanting to enquire about adding that to my policy.

[39 seconds][Agent] : OK. Yep. No, it would be a separate policy. But let's have a look. And what did you say your name was? Sorry. OK. Thank you.

[42 seconds][Customer] : OK, Lee, Elliott, Ashton.

[51 seconds][Agent] : Alright, just have a good look here. All right, perfect. And your date of birth? Fantastic, Thank you. All right, perfect. I can see you have the life insurance with us and just confirming you're a female Australian resident. Perfect. Thank you. What's what you're looking into the income protection for yourself now?

[1 minutes 3 seconds][Customer] : 01268, yes, yeah. So what am I currently covered for?

[1 minutes 27 seconds][Agent] : What was that? Sorry, the line just cut out a little bit. Yep.

[1 minutes 29 seconds][Customer] : What was what's what am I currently covered for? Yeah.

[1 minutes 32 seconds][Agent] : For your life insurance, yeah, I'm not. I can't see what you're covered for at the moment with your policy.

[1 minutes 39 seconds][Customer] : OK. No, no, that's fine. Yep.

[1 minutes 39 seconds][Agent] : I can transfer you through to my support team once they're done with the income protection, we'll let you know. But yes, I just can't see any other information on my

side.

[1 minutes 48 seconds][Customer] : OK, that's all right.

[1 minutes 47 seconds][Agent] : Sorry, so I'll go through the income protection with you and then like I said, I can transfer you to the support team to look into your car.

[1 minutes 55 seconds][Customer] : OK.

[1 minutes 57 seconds][Agent] : Perfect. So with our the income protection here, it is designed to provide a monthly income benefit paid directly to you if you are unable to work due to a disabling sickness or injury and you suffer a loss of income. So it's designed to help cover your bills and living costs if your salary is interrupted. And you can apply if you work at least 15 hours per week in paid employment.

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

[2 minutes 21 seconds][Agent] : Now we offer an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000. And to apply we just ask you some health and lifestyle questions over the phone to see if you are approved and if so, on what terms we can offer cover.

[2 minutes 37 seconds][Customer] : OK.

[2 minutes 37 seconds][Agent] : And once it is in place, it will cover you into your policy anniversary following your 65th birthday. Keep in mind there are some exclusions that applies outlined in the PDF.

[2 minutes 54 seconds][Customer] : Oh, OK. Yeah.

[2 minutes 47 seconds][Agent] : And also I'm not too sure if you're aware of this as well, but keep in mind premiums for income protection are generally tax deductible, which can make it more cost effective for you as well. Now let's go through some questions regarding your duties at to work. Just bringing them. Let me. I'm sorry. OK, here they are. So it just says before answering any of our questions it is important that you are aware of that you need to answer all our questions accurately and honestly. Failure to do so, it could impact your cover at claims time. Really. Do you work 15 hours or more per week?

[3 minutes 35 seconds][Customer] : Yes.

[3 minutes 36 seconds][Agent] : Thank you. Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment?

[3 minutes 46 seconds][Customer] : Indoors.

[3 minutes 48 seconds][Agent] : Thank you. Does the yes or no? It's OK.

[3 minutes 52 seconds][Customer] : Sorry. Oh, yes.

[3 minutes 52 seconds][Agent] : Does the yes or no for that question as well say thank you? And are you required to perform any physical duties? What was that? Sorry.

[4 minutes][Customer] : Yes, yes.

[4 minutes 4 seconds][Agent] : Yeah. Thank you. So the line just goes faint every now and I'm not too sure why.

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

[4 minutes 9 seconds][Agent] : And do you perform heavy physical duties, use heavy machinery or drive a vehicle?

[4 minutes 15 seconds][Customer] : What disability work?

[4 minutes 18 seconds][Agent] : OK. Yep. So heavy physical duties, we class that as heavy physical duties may include driving commercial vehicles or operating machinery, carrying, lifting, pushing, pulling or operating heavy machinery. Thank you. And are you qualified skilled or semi skilled or hold the required licences to perform your role?

[4 minutes 17 seconds][Customer] : So I'm using like hoisting, so it's physical, but yeah, it's no, no, yes.

[4 minutes 42 seconds][Agent] : Yes or no thank you. And do you like in any of the following fields, aviation as a pilot or crew, entertainment or sporting industry, Air Force, Army, armed forces or do you handle explosives? Thank you. And you regularly work underground or underwater, work at height above 10 meters, work offshore, carry a firearm or drive long haul. Thank you. And in regards to smoking status, have you had a cigarette in the last 12 months?

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

[5 minutes 13 seconds][Agent] : OK. And just need to confirm your employment status as well. So you're currently employed or self-employed. Thank you. And to help determine how much cover we can offer, I'm going to provide you with the definition of pre tax income. So pre tax income is the total annual remuneration paid to you by your employer before tax, including salary and regular commissions or bonuses, excluding super contributions. Billy, what is your annual pre tax income? Thank you.

[5 minutes 19 seconds][Customer] : Employed 70, just mortgage and yeah, living, living.

[5 minutes 43 seconds][Agent] : And were you wanting to cover any bills in particular if you're unable to work, like mortgage loans or just your usual utilities and Yep, living expenses?

[5 minutes 54 seconds][Customer] : Yeah.

[5 minutes 54 seconds][Agent] : Yeah, they don't. They don't stop when you don't work. That would be good though, wouldn't it? All right, let's have a look at the amount so we can offer. Sorry. Based on your duties and income, you can select a monthly benefit amounts from \$1000 up to a maximum of \$4083. Now, if you are unable to work, what amount do you think per month would be suitable for you to receive?

[5 minutes 59 seconds][Customer] : No, no, yeah, yeah, that maximum.

[6 minutes 21 seconds][Agent] : So being the 4083 being the maximum, the maximum. Yep.

[6 minutes 29 seconds][Customer] : Yep.

[6 minutes 29 seconds][Agent] : So we'll go \$4083. Now you do also have the option to select different waiting periods and benefit periods depending on your circumstances. So the waiting period is the non payment period that you must wait before the income benefit is payable after the insured of it. You can choose 30 days or 90 days. Please keep in mind the income benefit is paid monthly in a free. So this means if you choose a 30 day waiting period, your first payment would be 60 days after you were first eligible to claim. So which waiting period would you like me to select? Either 30 or 90 days?

[6 minutes 58 seconds][Customer] : Oh, OK, 5:30.

[7 minutes 5 seconds][Agent] : OK, thank you. So I'll do 30 days and the benefit. This is the maximum amount of time that will pay the income benefits for anyone injury or illness. Now you have an option as six months, one year, two years or five years. So that's four options there. Which benefit. Would you like me to select? OK, thank you. So we'll go one year. So we have \$4083 for the monthly benefit amount, 30 day waiting period and a one year benefit period.

[7 minutes 28 seconds][Customer] : One year, that's right.

[7 minutes 38 seconds][Agent] : Now the next step would be to take you through your health and lifestyle questions. The price in any terms of cover is determined on the on the outcome of base. So we'll go through your questions here. Now if you are once, once you are approved with the policy here, we can always have a look at changing the waiting period and benefit. Or the monthly benefit amount around as well. And, and if you are approved today, we are able to organise it to send all the policy documentation out and have you covered as well. Once we go through those questions, we'll be able to obviously give you that the amount that premium.

[8 minutes 12 seconds][Customer] : Fortnightly.

[8 minutes 8 seconds][Agent] : Did you want the premiums fortnightly or our monthly fortnightly? Yeah, I was just going to have a look and see. Yeah, I can't even see that on your, on your profile. He's right. So we'll do that fortnightly. Did you have any questions so far?

[8 minutes 23 seconds][Customer] : No, no, that's good.

[8 minutes 24 seconds][Agent] : That not a problem. Yeah. Yeah. Is all your details still the same? It looks like we have your home address here. That's number 14 Esmond St.

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

[8 minutes 34 seconds][Agent] : Yep. Perfect. Can I just get you to confirm the rest of your address and your e-mail address as well?

[8 minutes 39 seconds][Customer] : Leed.ashton5@gmail.com.

[8 minutes 43 seconds][Agent] : Perfect. Thank you. And contact number 0411043724.

[8 minutes 49 seconds][Customer] : That's right.

[8 minutes 50 seconds][Agent] : Yep perfect thank you so much all right let's go through pre

underwriting disclosure. If you have any questions along the way, I can obviously ask.

[8 minutes 58 seconds][Customer] : Yep.

[9 minutes][Agent] : Sorry pre underwriting disclosure just read the following 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 may share it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase an Income Protection policy and I start to be duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us in any earlier discussions you've had. If you don't take reasonable care, you may break your duty, and if this happens, your insurer may be entitled to cancel your policy, decline a claim, or make adjustments to the terms and conditions of the policy. They do understand and agree to your Judy, thank you. Now just a question in regards to COVID-19 to start off with and without questions here, majority of them are yes or no questions or responses. If you get stuck on any of them, please let me know. I'll be happy to help you out. So first one for you. So you have you been hospitalized 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? Thank you. And are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia.

[9 minutes 59 seconds][Customer] : Yes, No, No, Yes.

[10 minutes 37 seconds][Agent] : Thank you. Does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? Thank you. And I already noticed just need to ask for the application here. Are you I employed or be self-employed?

[10 minutes 45 seconds][Customer] : No employed.

[10 minutes 53 seconds][Agent] : Thank you. So I employed. And have you been in your current

occupation for at least 12 months? Thank you. And have you been performing the same occupational duties in the past 12 months?

[10 minutes 59 seconds][Customer] : No, yeah.

[11 minutes 7 seconds][Agent] : Thank you. And do you intend, sorry, intend to change your current occupation in the next 12 months? Thank you. And do you have a second occupation that generates a taxable income? Have you ever been declared bankrupt or placed in receivership and voluntary liquidation or under administration?

[11 minutes 14 seconds][Customer] : No, no, no.

[11 minutes 28 seconds][Agent] : The next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. This system does not allow me to enter any approximate figures, words, or height and weight ranges. What is your exact height? How tall are you? Either centimeters or feet of inches? One, Thank you. 165 centimeters.

[11 minutes 46 seconds][Customer] : 165 centimeters, yeah.

[11 minutes 51 seconds][Agent] : Thank you. And what is your exact weight in either kilograms, pounds or stones?

[11 minutes 56 seconds][Customer] : 79 kilograms?

[11 minutes 58 seconds][Agent] : Thank you. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months to the best of your knowledge? Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? And you've definite plans to travel that reside outside of Australia, IE booked or we'll be looking travel within the next 12 months.

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

[12 minutes 26 seconds][Agent] : Thank you. Next question, do you have existing income protection cover? Thank you. We've got a medical history. So again, just a yes or no for each of these. 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, mole or cyst, including skin cancer, sunspots, Melanoma or

leukaemia? Have you ever had an abnormal cervical snee, stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure, high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting? Diabetes, red blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas.

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

[13 minutes 24 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, abuse, or 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.

[13 minutes 31 seconds][Customer] : No, no, no, no, no, no, no, no.

[14 minutes 1 seconds][Agent] : Arthritis, chronic pain, gut repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Joints or muscle pain. Rigament injuries including replacement or reconstructive surgery.

[14 minutes 7 seconds][Customer] : No, no, no, I wear glasses.

[14 minutes 14 seconds][Agent] : Osteoporosis or osteopenia, any defective hearing or sight other than which is corrected by glasses or contact lenses, not a problem. So glasses, just normal glasses is like fine just for like reading and things like that or yeah.

[14 minutes 31 seconds][Customer] : Yep, Yep.

[14 minutes 32 seconds][Agent] : So it's just asking any defective hearing or sight other than which is corrected by glasses or contact lenses.

[14 minutes 39 seconds][Customer] : No.

[14 minutes 40 seconds][Agent] : Thank you. And you're doing well. And the next one, this is a little bit longer. So it just says other than what you have already told me about. In the past three years, have you sought medical advice or treatment by medical practitioner or specialist? Are you awaiting

results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests, or biopsy? And other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks other than what you have already told me about? Have you ever during your working career required more than two consecutive weeks of work due to illness or injury? A break? OK, thank you. Sorry, how did you do that? Oh no.

[15 minutes 1 seconds][Customer] : No, no, I yes, with a broken ankle, just walking in the street in Melbourne, Yeah, just just went over on a crack on the wrong angle, yeah.

[15 minutes 38 seconds][Agent] : Oh dear, I do have here broken bone due to injury, 100% recovery. Yep. Perfect. Thank you. So I've got that here. Alright, perfect. We'll go to the next question. And was that that also the, the, that question there, the broken ankle? Yeah. OK. And next question just says. So we're going to go around just three more to go. So you're doing well. To the best of your knowledge, have any of your immediate family living or deceased ever being diagnosed with polycystic kidney disease, Huntington's disease or familial enematous Poly process? Thank you. 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?

[15 minutes 47 seconds][Customer] : Yes, 9, 9.

[16 minutes 32 seconds][Agent] : Thank you. And last question. Now other than one off events example, gift certificate, slash vouchers to engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognised airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable rack diving or any other hazardous activity. Thank you. I had a feeling that would be the answer, but I just, we need to check anyway now. Just to clarify, sorry with the question in regards to requiring more than two consecutive weeks of birth to the illness or injury, it was just a broken bone, the broken ankle.

[16 minutes 56 seconds][Customer] : No, yeah.

[17 minutes 12 seconds][Agent] : Is that correct?

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

[17 minutes 13 seconds][Agent] : Yep, Yep, perfect. Thank you.

[17 minutes 18 seconds][Customer] : Sorry.

[17 minutes 16 seconds][Agent] : I know you said mm, hmm, which is quite clear to me, but because all the calls, No, no, no, that's fine because all the calls are recorded. I just wanted to double check on that one.

[17 minutes 19 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah. No, that's fine.

[17 minutes 24 seconds][Agent] : We can get picked on for those little like if you get picked up on those little things. Yeah, I just wanted to double check, but thank you. Alright, so that was your last question there. So I'm just, it's just going to take just a couple of seconds to bring up the the price of the outcomes and everything. Just to let you know. While doing that, included in your policy is a rehabilitation benefit along with a final expenses benefit, which pays \$10,000 in the event that you passed away to receive with funeral costs or other final expenses. Now the application has come back here and congratulations, the application is approved. There's been no changes made there. So with the amount, so let's go through the amount here. So \$4083 per month, 30 day waiting period, one year benefit. It works out to be a fortnightly premiumly, it's \$107.46.

[18 minutes 17 seconds][Customer] : Yep. OK.

[18 minutes 18 seconds][Agent] : Now with the policy, your premium is stepped, which means it would generally increase each year as you age in. Sorry, as I said again, as an indication, if you make no changes to the policy, your premium next year will be \$118.38 per fortnight. And you can also find information about our premium structure on our website as well.

[18 minutes 40 seconds][Customer] : OK.

[18 minutes 41 seconds][Agent] : Now, how is it sounding for you, Lee?

[18 minutes 44 seconds][Customer] : Yeah, that's fine.

[18 minutes 45 seconds][Agent] : Yep, not a problem. Just leave it at those amounts that we've discussed. Yep, not a problem at all. So what we're able to do for you today is we'll organize to have you immediately covered over the phone today. We'll send all the policy documentation out to to you to review.

[18 minutes 49 seconds][Customer] : Yes, OK.

[19 minutes][Agent] : So we're going to e-mail you the documentation today and then post them to you within 5 working days.

[19 minutes 7 seconds][Customer] : OK. Thank you.

[19 minutes 4 seconds][Agent] : But the policy will start from today for you now. You're welcome. I got, I got. I can't see any information about your existing policy. Did you know when you're paying it? Did you want to do it on the same day or did you want to do different payment dates to the lights?

[19 minutes 19 seconds][Customer] : So pay week is next week.

[19 minutes 23 seconds][Agent] : Yep, I might be able to see when you're looks. I know. OK, from here it looks like your next payment will be on the 12th of December.

[19 minutes 22 seconds][Customer] : So, so that's next Thursday.

[19 minutes 30 seconds][Agent] : Does that sound right, this coming Thursday?

[19 minutes 35 seconds][Customer] : It's coming Thursday. Yeah, that's fine.

[19 minutes 36 seconds][Agent] : Yeah, that. Yeah. Did you want to do it on the same day? Yeah. OK, not a problem at all. And again, I can't see the frequency.

[19 minutes 41 seconds][Customer] : Yes, yes, yes, yes.

[19 minutes 45 seconds][Agent] : So that fortnightly on on a Thursday, yeah, OK, not a problem. So we can do that. So we organise that this coming Thursday the 12th of. And thank you so much for coming to us as well for the income protectionist insurance.

[20 minutes 6 seconds][Customer] : That's fine.

[20 minutes 8 seconds][Agent] : OK, so the 12th of December, that's actually your birthday. I just realized. Happy birthday for this birthday.

[20 minutes 24 seconds][Customer] : Thank you.

[20 minutes 26 seconds][Agent] : All right, sorry. Now, because the payment is going to be on your birthday, it's actually changing the payments. So it's changing the amounts. And that is because it's it's your with, you're going to do a first payment on on your birthday, which is then classifying you as a 56 year old. So the payment is actually going to be fortnightly \$118.38.

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

[20 minutes 55 seconds][Agent] : Did you want to leave it at that or did you want to do it the day before, which would then make that fortnightly payment the same as what it was?

[21 minutes 1 seconds][Customer] : Oh, OK. You can do it the day before. That's fine.

[21 minutes 3 seconds][Agent] : Yeah, OK, Yeah, not a problem at all.

[21 minutes 12 seconds][Customer] : Yeah. Yeah, OK.

[21 minutes 6 seconds][Agent] : Want to give you that option obviously, because if it ends up being more, if you do it on the on your birthday, so if you do it the day before, it's remains the same at \$170.46 per full time. Sorry if they're going to be like different payments now, but if we do the 11th, that'll be every fortnight on a Wednesday. Is that OK?

[21 minutes 28 seconds][Customer] : Yeah, that's fine.

[21 minutes 28 seconds][Agent] : Yeah. And if you do get stuck with that in the future, you're more than welcome to give us a call and and yeah, change that as well. Alright, sorry. Now with your payments again, I don't have access to any. The payment that you use all for the life insurance, was it on a cheque or savings account or did you want to do it through like a Visa or MasterCard?

[21 minutes 49 seconds][Customer] : Just waiting.

[21 minutes 50 seconds][Agent] : Yeah, on a savings account through BSP and account number.

[21 minutes 53 seconds][Customer] : Yes.

[21 minutes 54 seconds][Agent] : Yep, not a problem at all. So when you are ready, Lee, we just require the BSP and the account number. Take your time.

[21 minutes 54 seconds][Customer] : Ah, OK. 083 what is it, 083971 083971?

[22 minutes 4 seconds][Agent] : 308-3971, Yep. And the account number. OK, so I'm just going to repeat that. 619093925, is that right?

[22 minutes 8 seconds][Customer] : Yes, 61909 3925, That's fine.

[22 minutes 23 seconds][Agent] : Yeah. OK. Perfect. And the account name, is that under Lee Ashton?

[22 minutes 27 seconds][Customer] : That's fine.

[22 minutes 28 seconds][Agent] : Yep. OK, Perfect. Thank you. All right, So what I need to do now is just read out your declaration. You will then have the cover in place. Did you have any questions before we do that?

[22 minutes 40 seconds][Customer] : No, that's fine.

[22 minutes 39 seconds][Agent] : No, not a problem. All right, now, I will let you know as well. I haven't mentioned this, but you do also, we have a real reward. I'm not too sure if you remember with your life insurance, but we have a real reward with the policy. So following your first policy anniversary date, we'll refund you 10% of the premiums you paid in that time. You'll get \$279.41 back as well.

[23 minutes][Customer] : OK. Thank you.

[23 minutes 2 seconds][Agent] : You're welcome. So declaration just reads the following. Thank you Lee as it is important to you understand the following information I will ask 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 line for Australasia OPP. Some are referred to as Hanover. Hanover has an arrangement with Greenstone Financial Services. Some are referred to as GFS trading as real insurance to issue and arrange this insurance on his behalf. I don't 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. We described the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can apply a copy on our website. I need to remind you that you need to take reasonable care that you've agreed to. Can you please confirm you've answered all of our questions in accordance with your duty?

[23 minutes 56 seconds][Customer] : Yes.

[23 minutes 57 seconds][Agent] : Thank you. We may from time to time provide office to you by the communication methods provided to us in relation to other products and services. By going to this declaration, you can send to allow us to contact you for this purpose until you opt out. You can opt out of this anytime by contacting us. The accepted cover provides the following insurance cover for

Lee Asher, a monthly insured amount of \$4083.00 with a waiting period of 30 days and a benefit period of 12 months. The monthly income benefit payable in the event of a claim may be 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 suffer 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 expensive benefit of \$10,000 paid to your beneficiary if you pass away while your policy is in place. By granting this declaration, you agree to any non standard exclusions or loadings placed in your policy and you understand they 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 December 11th, 2043. I'm going to say that again your point. Your cover expires December 11th, 2034 12:00 AM. Your premium for your first year recovery is \$107.46 per fortnight. Your premium is a step premium which means to be calculated the each policy anniversary and will generally increase each year. Included in your premium is that amount payable by Hanover to GFS, so between 37% and 51% to cover cost. Your premium would be debited from your bank account in the name of the Lee Ashley which you authorized. The debit form that are provided to us, the policy documentation, PDS and FSD we mailed to you and if you have provided us with an e-mail address, the 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 paid or refunded in full unless you've lodged a claim. There are associated with replacing policies as your new policy may not be identical to your existing cover. We recommended to not cancel any existing policy to received and reviewed our policy in full. We have a complaint process which you can access it anytime by contacting us. Full details are available online and in the documentation we are sending you. Thank you so much for bearing with me there. Just two last questions to understand and agree with the declaration. Thank you. And would you like any other information about the insurance now or would you like me to read any part of the PDS to you? Thank you. So we're just putting that through. I just wanted to confirm or confirm your contact number, Your e-mail address is fine. Your

home address at 14 Edmund St. in Wangabatta is that home and postal address. Yep, perfect. All right, so that is being done and all right, so both policies are in place now what we can do as well, just lastly, for the income protection, we can add your beneficiaries onto this policy as well.

[26 minutes 22 seconds][Customer] : Yes, no, yes, sorry. What was that?

[26 minutes 57 seconds][Agent] : Did you want to organise that today the for the beneficiaries? So that's for because it is a final expenses included which pays the \$10,000 you need that that you passed away. You can add beneficiaries onto this policy as well.

[27 minutes 11 seconds][Customer] : Oh, OK. Yep.

[27 minutes 12 seconds][Agent] : So we can, what I can do is I can transfer you to the ID beneficiaries onto the income protection and then you can ask them any questions about your life insurance as well.

[27 minutes 20 seconds][Customer] : Oh, OK.

[27 minutes 22 seconds][Agent] : Perfect. Happy to do that way. Yep.

[27 minutes 24 seconds][Customer] : Yes, that's fine.

[27 minutes 25 seconds][Agent] : OK, fantastic. Not a problem at all. I'm just going to just transfer you through when someone, when I have someone on the line, I'll conference you in into the call there as well. Umm, so it'll be nice, nice and quick, umm transaction there. Sorry. I'm just going to wish you a happy birthday for Thursday.

[27 minutes 41 seconds][Customer] : Thank you.

[27 minutes 42 seconds][Agent] : You're more than welcome. Just stay on the line. It won't be long.

[27 minutes 45 seconds][Customer] : Thank you.

[27 minutes 45 seconds][Agent] : Thank you. Lee, thank you so much for holding.

[28 minutes 29 seconds][Customer] : You're right.

[28 minutes 30 seconds][Agent] : I have Mitchell on the line and he'll be able to assist you from here now. Mitchell. Lee has confirmed all details as well.

[28 minutes 36 seconds][Customer] : Can I just leave the beneficiary for the moment?

[28 minutes 36 seconds][Agent] : Yeah, of course you can do that. Did you still want to ask

questions about the life insurance with Mitchell?

[28 minutes 41 seconds][Customer] : Yeah, No, no, that's fine.

[28 minutes 44 seconds][Agent] : No. OK. Yep. No, that's all right. Not a problem at all. You're more than.

[28 minutes 46 seconds][Customer] : I need to get some now.

[28 minutes 48 seconds][Agent] : Yeah. No, that's OK. Not a problem, Mitchell. We're all done. Sorry about that. All good. Thank you. You take care.

[28 minutes 48 seconds][Customer] : Yeah, Sorry.

[28 minutes 55 seconds][Agent] : Have a lovely day, Lee.

[28 minutes 56 seconds][Customer] : Thank you.

[28 minutes 56 seconds][Agent] : Thank you, At least.

[28 minutes 58 seconds][Customer] : Sorry about that.

[28 minutes 58 seconds][Agent] : So you're going to receive all the. No, that's OK. You're going to receive all the documentation. Umm. So you're more than welcome to give us a call to add beneficiaries on it, though.

[29 minutes 4 seconds][Customer] : OK, thank you.

[29 minutes 6 seconds][Agent] : That's all right. You're welcome. Thanks, Lee. Take care. Bye.

[29 minutes 9 seconds][Customer] : OK, thank you. Bye.