

[1 seconds][Agent] : Hi, Louella, it's Andrew calling from Wheel Insurance. How are you today?

[6 seconds][Customer] : Dear, dear, how are you?

[8 seconds][Agent] : Yeah, I'm very well. Thank you. Thank you for asking.

[11 seconds][Customer] : Yeah.

[11 seconds][Agent] : Before I continue, just quickly, Please note all of our calls are recorded and any advice I provide is general in nature and may not be suitable for your situation. And Louella, you you may have already done an ID check with my colleague, but just seeing as it's a new call with me, could I please confirm your first name, last name and your date of birth?

[28 seconds][Customer] : Lorella Maglaya 7th of December 1982.

[32 seconds][Agent] : Perfect. And the type of insurance policy you currently have with us?

[38 seconds][Customer] : Real family life cover.

[39 seconds][Agent] : Yep, no worries. And also I do have an e-mail address here. Could you just please confirm that for me?

[46 seconds][Customer] : Yeah.

[51 seconds][Agent] : Perfect. Thank you for confirming that. Now from what I've been told by my colleague, you're looking into into protection insurance, is that correct?

[48 seconds][Customer] : Lorella_ponteveras@yahoo.com thank You yes.

[1 minutes 1 seconds][Agent] : OK, well, thank you for letting me know. Now when it comes to income protection insurance, this is designed to provide a monthly income benefit that gets paid directly to you if you're unable to work due to a disabling sickness or injury and you suffer a loss of income.

[1 minutes][Customer] : That's, correct mm.

[1 minutes 18 seconds][Agent] : OK, now with income protection insurance, we offer an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000.

[1 minutes 20 seconds][Customer] : Hmm mm.

[1 minutes 31 seconds][Agent] : OK, so this money can be used to help pay for umm, you know, rent or mortgage or groceries, whate, whate, whatever's in your life that you see as a financial priority.

[1 minutes 32 seconds][Customer] : Hmm, yeah.

[1 minutes 43 seconds][Agent] : Umm, is there anything in particular that comes to mind, the Weller of, you know, what you would use that money for if you were in that situation?

[1 minutes 51 seconds][Customer] : Mortgage. Yeah.

[1 minutes 53 seconds][Agent] : Mortgage mainly.

[1 minutes 54 seconds][Customer] : Also, yes, yes.

[1 minutes 54 seconds][Agent] : OK, look, it's very common to hear that because I understand you want to make sure you're keeping up with the mortgage payments if that was to happen. And this insurance is DES is designed to do just that. OK.

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

[2 minutes 6 seconds][Agent] : So what we'll do is we'll run through some pricing together and we'll check your eligibility, see if you're able to get the cover.

[2 minutes 13 seconds][Customer] : Mm. Hmm.

[2 minutes 14 seconds][Agent] : And if you are, then it's very easy to organise for you.

[2 minutes 14 seconds][Customer] : Yeah, mm. Hmm.

[2 minutes 17 seconds][Agent] : OK, now, uh, with your current occupation, are you currently employed or self-employed?

[2 minutes 25 seconds][Customer] : Employee.

[2 minutes 26 seconds][Agent] : Employed. OK.

[2 minutes 27 seconds][Customer] : Yep.

[2 minutes 27 seconds][Agent] : And umm, in regards to your gender residency, can I please confirm that you are a female Australian resident? Yes or no?

[2 minutes 35 seconds][Customer] : Female.

[2 minutes 38 seconds][Agent] : Perfect. So female edit Australian resident, is that correct?

[2 minutes 36 seconds][Customer] : Yes, yes, that's correct.

[2 minutes 42 seconds][Agent] : Perfect. Yeah, we'll go through a few questions just about your job just to adjust some yes or no responses. Now, before answering any of our questions, it is important

that you are aware of your duty to answer all our questions accurately and honestly. Failure to do so could impact your coverage claims time. OK. So the first question says, do you work 15 hours or more per week, yes or no?

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

[3 minutes 9 seconds][Agent] : 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, yes or no?

Thank you. Do you perform heavy physical duties, use heavy machinery, or drive a vehicle? Yes or no? Or work. So like for example, I work in an office, but I do drive to work, but I don't get paid to drive. I just, that's just how I get to work.

[3 minutes 20 seconds][Customer] : No, I drive a vehicle from like, yeah, I drive myself like my own car to go to work.

[3 minutes 40 seconds][Agent] : So for your one, yeah. But do you get paid while you're driving? No. So it's not about getting to work. It's about like it. Does your job require you to drive?

[3 minutes 49 seconds][Customer] : No, no, OK, But it's work related.

[3 minutes 57 seconds][Agent] : Yes, correct, these are work related.

[3 minutes 58 seconds][Customer] : OK.

[3 minutes 58 seconds][Agent] : So do you for work, do you perform heavy physical duties, use heavy machinery or drive a vehicle? Yes or no? Thank you.

[3 minutes 58 seconds][Customer] : No, no, no, no.

[4 minutes 5 seconds][Agent] : Are you qualified, skilled or semi skilled or hold the required licences to perform your role Yes or no?

[4 minutes 15 seconds][Customer] : Come again. Sorry.

[4 minutes 16 seconds][Agent] : So this is questions asking in regards to your role like as in your position for your job are you qualified, skilled or semi skilled or hold the required licenses to perform your role yes or no?

[4 minutes 31 seconds][Customer] : Yes.

[4 minutes 33 seconds][Agent] : If it if it sometimes people get a bit confused in this one. Just to give

you a definition of skilled or semi skilled.

[4 minutes 32 seconds][Customer] : Yes, I'm, yeah.

[4 minutes 38 seconds][Agent] : This means you have received for your work duties slash position slash job. The required educational training and training includes on the job training. OK, So based on that definition as well. Yep, Yep. And do you have on the job training?

[4 minutes 51 seconds][Customer] : So let's say I'm working in kitchen hand in an aged care. No, no, I don't have under job training.

[4 minutes 59 seconds][Agent] : OK, OK. OK. So for this one here then where it says are you qualified skilled or semi skilled or hold the required licences to perform your role, would you say yes or no for that one? Thank you. Does your work require you to handle explosives, perform aerial activities or do you work in the entertainment or sporting industry? Yes or no, thank you. I wouldn't have thought so based on what you just told me, but of course I have to ask the question.

[5 minutes 14 seconds][Customer] : No, no, no, yeah.

[5 minutes 31 seconds][Agent] : And then the the other one says, do you regularly work underground, work at heights above 10 meters, work offshore or travel to areas experiencing war or civil unrest? Yes or no?

[5 minutes 43 seconds][Customer] : No.

[5 minutes 44 seconds][Agent] : Thank you. So that's the duty based assessment complete. OK.

[5 minutes 48 seconds][Customer] : Mm Hmm.

[5 minutes 47 seconds][Agent] : So thanks for your patience going through that.

[5 minutes 50 seconds][Customer] : Mm hmm.

[5 minutes 50 seconds][Agent] : And you mentioned you're currently employed, so the pre tax income, this is the definition for pre tax income.

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

[5 minutes 56 seconds][Agent] : If, if you're employed, the 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. So, uh, when looking at how much cover you can choose

for this one, we do look at your annual income before tax. So, uh, what are you paid annually before you get taxed for your income? Yeah. So like yearly, like what's your annual income before you get taxed? Mm Hmm.

[6 minutes 23 seconds][Customer] : Hi Marie, I forgot but I'm let's say fortnightly I'm getting hang on 9/6.

[6 minutes 41 seconds][Agent] : Do you know, do you know the four the amount before tax though, or after tax? Because we, we need to go off before tax.

[6 minutes 49 seconds][Customer] : So for NI fortnightly I'm getting 1950 that's after that.

[6 minutes 52 seconds][Agent] : MM hmm, Yep, Yep, we need to find the full tax for this one. Yep.

[6 minutes 58 seconds][Customer] : So before taxes is 2 for 30, something like that.

[7 minutes 5 seconds][Agent] : So about 2430 before tax. Yep. So if we do, and that's per fortnight. So if we times up by 26, they'll come to 63,180. So does that sound about right for your annual income before tax? About 6364 thousand.

[7 minutes 9 seconds][Customer] : Yeah, this for tax, sorry.

[7 minutes 27 seconds][Agent] : Yeah. So I time, yeah. So I took the 2400. Are you saying it's weekly or fortnightly for the 2430?

[7 minutes 25 seconds][Customer] : 60 roughly fortnightly. Yeah, fortnightly.

[7 minutes 36 seconds][Agent] : Yep, Yep, Yep. So the \$2430 before tax, I times that by 26 because there's 26 fortnights in a year.

[7 minutes 44 seconds][Customer] : Thank you. Yeah.

[7 minutes 46 seconds][Agent] : And then that gives me that gives me just over \$63,000 for the annual income before tax. Would that be right?

[7 minutes 54 seconds][Customer] : Let's say 60. Yeah.

[7 minutes 56 seconds][Agent] : OK, so we'll pop down 60,000. Yep. OK, so, uh, annually come before tax 60,000 now. Have you had a cigarette in the last 12 months? Thank you.

[8 minutes 9 seconds][Customer] : No, I don't smoke.

[8 minutes 11 seconds][Agent] : Good to hear. And then for the quoting process, we look at the

monthly benefit amount. So this is the amount that you'd be getting paid per month. If you're unable to work due to a disabling sickness or injury and you suffer a loss of income, then we look at the waiting period. OK, and the benefit. As well. I'll explain to you what each one is before we check. So the monthly benefit amount you can choose on based on your duties and income, you can select from \$1000 up to 3005, \$100 for the monthly benefit amount. So uh, which monthly benefit amount would you like me to quote you on?

[8 minutes 27 seconds][Customer] : Mm hmm mm hmm mm hmm 3/5.

[8 minutes 49 seconds][Agent] : 3500 OK, now we'll get the waiting period. So this is the non payment period that you must wait before the income benefit is payable after the insured event. So you can choose 30 days or 90 days. Please keep in mind the income benefit is paid monthly in arrears. 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. OK, so for this one, the 30 day option will be the more expensive option out of the two and the 90 day option will be the lower cost option out of the two. So would you like any out of the waiting period? Which waiting period would you like me to select for you out of 30 days and 90 days?

[9 minutes 34 seconds][Customer] : 90, it's three months, right?

[9 minutes 37 seconds][Agent] : 90 days is 3 months, correct?

[9 minutes 39 seconds][Customer] : Yeah, yeah, yeah, that, that should be fine, 9090.

[9 minutes 42 seconds][Agent] : Yep, Yep. So we're gonna do 90. Thank you. And then there's the benefit. So the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness. So you can choose six months or one year. So which benefit. Would you like me to quote you on out of six months or one year?

[10 minutes 7 seconds][Customer] : And then if it is, let's say I don't have work so I can get like six months or one year. That's that's what it is, right? Yeah, yeah.

[10 minutes 17 seconds][Agent] : So the benefit period's the maximum amount of time that we will pay that monthly income benefit for anyone injury or illness.

[10 minutes 28 seconds][Customer] : So if it's six months, how much is it?

[10 minutes 25 seconds][Agent] : OK, mm, hmm, let's have a look. OK, so, and just to clarify, 90 days of course is roughly 3 months because obviously sometimes a month to have less than or more than 30 days you can have 3031. But yeah, that's about 3031 days in a month on average. So yes, the waiting period of 90 days, it's a six month benefit. And a \$3500 monthly benefit amount. The fortnightly premium for that would be \$20.31 per fortnight, which equates to \$1.45 per day. To leave that Peace of Mind to look after the mortgage if you know you were in that unfortunate situation.

[11 minutes 16 seconds][Customer] : Can I ask you how about one year?

[11 minutes 10 seconds][Agent] : OK, umm, now keeping in mind the premiums one year, let's have a look. Uh, so if you're doing a \$3500 monthly benefit amount with a 90 day waiting period and a one year benefit. It would cost \$26.45 per fortnight. OK. So that equates to \$1.89 per day? Let's have a look at the six months.

[11 minutes 43 seconds][Customer] : A dollar and 89 per day and the six months, yes, a dollar, 6060, \$1.45 for that.

[11 minutes 51 seconds][Agent] : So the six months comes to \$1.45 per day and that's for \$20.31 per fortnight for the six month benefit.

[12 minutes 5 seconds][Customer] : Yeah, maybe I'll go for the one year then.

[12 minutes 6 seconds][Agent] : With a 90 day waiting period and the 3500 yeah, that's fine. So we'll go through the health of my lifestyle questions and, uh, hopefully get the ACT from you're looking for now for the monthly benefit amount of \$3500 with a 90 day waiting period and a one year benefit. It's \$26.45 per fortnight, which of course I said equates to \$1.89 per day. Now we do refund you, umm, so you get a refund of \$68.77 paid back following your first policy anniversary day.

[12 minutes 24 seconds][Customer] : Hang on, hang on. Can you repeat that again? Sorry. So \$1.89 per day? How much is it for a fortnight?

[12 minutes 39 seconds][Agent] : OK, Yeah, sure, sure, \$26.45. OK. And the last thing I said was in regards to the refund. So you do get a refund of \$68.77 OK, so that's \$68.77.

[13 minutes 8 seconds][Customer] : OK, Yeah.

[13 minutes 10 seconds][Agent] : So it's paid back to you following your first policy anniversary date, OK all right now in regards in regards to the premiums that you pay to income protection insurance, keep in mind the premiums for income protection are generally tax deductible, which can make it even more cost effective for you, OK, Umm, and also this includes a rehabilitation benefit and a final expenses benefit. So the rehabilitation benefit is designed to help get you back to work. So you could be making that regular income for your family. So it pays a reimbursement of up to 50% of your monthly income benefit to a maximum of \$3000 to help with rehabilitation cost whilst claiming. Or we can actually reimburse up to six times your income benefit towards cost of equipment or modifications required to assist your return to work.

[14 minutes 8 seconds][Customer] : Mm, hmm.

[14 minutes 7 seconds][Agent] : And then the final expenses benefit we include pays \$10,000 in the event that you pass away under the policy. So your loved ones can use that money for things like funeral costs or other final expenses as well. So it's just included with the PR, the income protection insurance, OK.

[14 minutes 24 seconds][Customer] : Mm hmm.

[14 minutes 26 seconds][Agent] : Now when it comes down to eligibility, we'll go through some health and lifestyle questions. This is, of course, how we determine if you're able to get the cover and on what terms we can offer cover. OK.

[14 minutes 37 seconds][Customer] : Mm hmm.

[14 minutes 37 seconds][Agent] : Now if you are approved and you're happy with the insurance, we can pop it in place for you very easily over the phone.

[14 minutes 45 seconds][Customer] : Mm hmm.

[14 minutes 44 seconds][Agent] : And you're not required to even make a payment today. In fact, you can push back a payment as far as up to 30 days in the future and we can still start your policy same day if you are approved. OK.

[14 minutes 56 seconds][Customer] : OK.

[14 minutes 57 seconds][Agent] : Now, once it is in place, it can cover you until your policy

anniversary following your 65th birthday. Just keep in mind that there are some exclu exclusions that apply as outlined in the PDS. And with this policy, your premium is stepped, which means it will generally increase each year as you age. So I'll give you an example of course now, so as an indication, if you make no changes to the policy, then your premium next year will be \$27.75 per fortnight if you're looking at the 3500 monthly benefit amount with a 90 day waiting period and the one year benefit. OK, umm, so currently it's 2645 a fortnight.

[15 minutes 15 seconds][Customer] : Yeah, yeah.

[15 minutes 39 seconds][Agent] : Following your cover would be 2775 a fortnight. Is that understood?

[15 minutes 44 seconds][Customer] : Next year.

[15 minutes 45 seconds][Agent] : Yep. And of course, please be aware that all of our premium projections are indicative only and assume that you do not make any amendments you'll cover. It's just an example for you. And you can also find information about our premium structure on our website if you need to. Anyway, but enough of me talking about the all the details. We'll go into the health and lifestyle questions. Now you know, get get the process going for you Louella. Now in regards to the help of our stuff questions, I'm just going to read you a short paragraph now. It simply explains what's expected of myself and asking you the questions and what's expected of yourself in answering them. Do you have any questions about anything so far for me?

[16 minutes 9 seconds][Customer] : Yeah, no, that's alright. I'm good.

[16 minutes 25 seconds][Agent] : Is it all understood at the moment?

[16 minutes 28 seconds][Customer] : Yeah. Yeah.

[16 minutes 28 seconds][Agent] : Yeah. OK, no worries. Well, as I said, if you have any questions feel free to let me know.

[16 minutes 33 seconds][Customer] : Yeah, yeah, yeah.

[16 minutes 34 seconds][Agent] : So uh, the paragraph here reads. 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 as 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 asked you and that should 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 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 your policy. Do you understand and agree to your duty, yes or no? Thank you. So the first question is nice and easy. Uh, it's in regards to COVID. So I know it's not really spoken about too much anymore, but it says 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? Sorry, with your COVID-19 infection in the last 30 days, yes or no?

[17 minutes 43 seconds][Customer] : Yes N no.

[18 minutes 7 seconds][Agent] : Thank you. The next one says are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia, yes or no? Yep, perfect. So for this one, it asks are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia? So this one will say a citizen of Australia currently residing in Australia. Is that correct?

[18 minutes 21 seconds][Customer] : Citizen of Australia, Yes, correct.

[18 minutes 39 seconds][Agent] : Yep, perfect. The next question says, have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina? Yes or no? Thank you. Lung disorder excluding asthma, sleep apnea or pneumonia? Yes or no. Cancer, Leukemia or Melanoma, excluding other skin cancer? Yes or no. Thank you. Hepatitis or any disorder of the liver? Yes or no.

[19 minutes 1 seconds][Customer] : No, no, no, no.

[19 minutes 24 seconds][Agent] : Anxiety, depression or stress requiring medical treatment or any other mental health disorder? Yes or no? Thank you. Have you been diagnosed with a terminal illness, motor neuron disease, any form of dementia including Alzheimer's disease or been told by your has all been told by a doctor that you have a condition that will requi that will reduce your life expectancy? Yes or no? Thank you. In the last 10 years have you used illegal drugs, abused prescription medication or received treatment or counselling for drug or alcohol consumption? Yes or no?

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

[20 minutes 5 seconds][Agent] : Thank you. The next section is in relation to your height and weight. Please be aware that I am required to obtain a confident 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 for the first question it asks what is your exact height in either centimeters or feet and inches? Yep. So just to confirm, that's Yep, 155 CMS. And what is your exact weight in either kilograms, pounds or stones? Yep. So just, I know that weight can change even throughout the day, let alone, you know, but just for the last time you checked, WH, WH, which amount would that be?

[20 minutes 29 seconds][Customer] : 155 centimeter Yep kilograms 505253 like that 53 yeah 53.

[20 minutes 54 seconds][Agent] : Yep. So we'll get 53. Is that in kilograms? Of course. Yep. Thank you. I know it sounds a little bit obvious, but I just have to confirm for compliance. So I've got 155 centimeters and for the height and 53 kilograms for the weight. OK.

[21 minutes 9 seconds][Customer] : That's correct.

[21 minutes 10 seconds][Agent] : Yep. Perfect. The next question says have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no? Thank you.

[21 minutes 20 seconds][Customer] : No, but I wanna have that.

[21 minutes 24 seconds][Agent] : Fair enough. Yeah, there should be an I wish button.

[21 minutes 27 seconds][Customer] : Yeah, Yes.

[21 minutes 29 seconds][Agent] : Umm, now the next.

[21 minutes 29 seconds][Customer] : My goal is 5048.

[21 minutes 32 seconds][Agent] : OK, OK, fair enough for you. I'm sure you can achieve the goal.

Umm. Now the next question says does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? Yes or no?

[21 minutes 46 seconds][Customer] : No.

[21 minutes 47 seconds][Agent] : Thank you.

[22 minutes 1 seconds][Customer] : Hmm. Mm.

[21 minutes 48 seconds][Agent] : Umm, and in regards to your current life insurance, of course, umm look, if you are looking at potentially replacing an existing policy, we do recommend that you do not cancel it until your application has been approved and you and you have reviewed this policy in full as it may not be identical to your existing cover. You should also consider the benefits that may not apply or waiting periods that may start again. We just let people know about that just in case you mentioned they have other cover elsewhere. OK, now, umm, the the next one says are you a employed or B self-employed? Yep. So we've got a employed and that says have you been in your current occupation for at least 12 months? Yes or no?

[22 minutes 15 seconds][Customer] : Yes, employed in my current application. 12 months. Yes.

[22 minutes 35 seconds][Agent] : Just in the current, Yeah. So the question says, have you been in your current occupation for at least 12 months?

[22 minutes 41 seconds][Customer] : Yes.

[22 minutes 42 seconds][Agent] : Thank you. Do you intend to change your current occupation in the next 12 months? Yes or no?

[22 minutes 48 seconds][Customer] : No.

[22 minutes 49 seconds][Agent] : Thank you. Do you have a second occupation that generates a taxable income, Yes or no? Thank you. Have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration?

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

[23 minutes 5 seconds][Agent] : Yes or no thank you. To the best of your knowledge are you infected with or are you in a high risk category for contracting HIV which causes AIDS yes or no? Do you have definite plans to travel or reside outside of Australia? So for example booked or we booking to travel within the next 12 months? Yes or no thank you. Do you have existing income protection cover? Yes or no?

[23 minutes 19 seconds][Customer] : No, no, no.

[23 minutes 38 seconds][Agent] : Thank you. OK, so the next page here says so it's a little bit slow, so it says. Have you ever had symptoms of, been diagnosed with or treated for or intend to seek medical advice for any of the following diabetes? Raise blood sugar, impaired glucose tolerance or impaired fasting glucose. Yes or no, Thank you. Chest pain, high cholesterol or high blood pressure. Yes or no? Tumour, mole or cyst, including skin cancer or sunspots? Yes or no?

[24 minutes 1 seconds][Customer] : No, no, no.

[24 minutes 17 seconds][Agent] : Have you ever had an abnormal cervical smear? Yes or no?

[24 minutes 22 seconds][Customer] : Sorry. Come again.

[24 minutes 24 seconds][Agent] : Abnormal so like meaning not normal. So have you ever had an abnormal cervical smear?

[24 minutes 23 seconds][Customer] : Abdominal, cervical.

[24 minutes 30 seconds][Agent] : Yes or no cervical smear, like Pap smear, so it says. Have you ever had an abnormal cervical smear?

[24 minutes 36 seconds][Customer] : No, no, no.

[24 minutes 40 seconds][Agent] : Yes or no thank you. Thyroid condition or neurological symptoms such as dizziness or fainting? Yes or no. Disorder of the stomach, bowel, gallbladder or pancreas? Yes or no? Thank you.

[24 minutes 50 seconds][Customer] : No, no disorder.

[25 minutes 2 seconds][Agent] : So if you have a so it says disorder of the stomach, bowel, gallbladder or pancreas, yes or no?

[25 minutes 10 seconds][Customer] : I have a removal of the bladder.

[25 minutes 14 seconds][Agent] : You've had the regular gallbladder. OK, So what we'll do is we'll just say yes to this question and when we get to gallbladder we'll do the drop down. So we'll say yes. And it says based on your response, please answer yes or no for each of the following. A disorder of the stomach or bowel, Yes or no?

[25 minutes 21 seconds][Customer] : OK, sorry I'm confused.

[25 minutes 34 seconds][Agent] : Umm, so we're just doing the drop down. So this question says disorder of the stomach, bowel, gallbladder or pancreas. We said yes because of gallbladder. And then it says umm, it says to enter the drop downs and then when we get to gallbladder we can continue the questions. OK, So umm, the best. Yep. So we'll say yes to this one and it says now based on your response to yes for gallbladder, please answer yes or no for each of the following. So this is a new question.

[25 minutes 52 seconds][Customer] : Oh yeah, disorder, stomach.

[26 minutes 6 seconds][Agent] : So it says a disorder of the stomach or bowel, yes or no, Sorry.

[26 minutes 13 seconds][Customer] : And no, no.

[26 minutes 18 seconds][Agent] : Thank you. Gallbladder or pancreas will say yes.

[26 minutes 24 seconds][Customer] : So that's disorder right of the God, brother.

[26 minutes 28 seconds][Agent] : Correct. If it's been R, why was it removed?

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

[26 minutes 33 seconds][Agent] : OK, so W for gallbladder or pancreas, we'll say yes. And then the fir the next question says pancreas yes or no.

[26 minutes 38 seconds][Customer] : Yes, that's yes.

[26 minutes 44 seconds][Agent] : And then gallbladder is the next one. So we'll say yes and then it says was it gallstones, yes or no? Yep. And then it says, did you have surgery to treat this condition? Yes or no? Yep, Yep.

[26 minutes 43 seconds][Customer] : No, yes, yes, yes, they remove it.

[27 minutes 3 seconds][Agent] : Perfect. So that's it. We've answered the questions. So we call that apart now. We'll go to the next question. So next question says epilepsy, multiple sclerosis,

muscular dystrophy, Parkinson's disease or paralysis, Yes or no. Bladder or urinary tract disorder, yes or no. Kidney disorder Yes or no. Blood disorder or disease? Yes or no. Sleep apnea or asthma inclu Sorry. Sleep apnea or asthma, excluding childhood asthma? Yes or no. Back or neck pain or disorder, Yes or no.

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

[27 minutes 47 seconds][Agent] : Arthritis, Chronic pain, Gout, repetitive strain injury, Chronic fatigue syndrome or fibromyalgia? Yes or no? Hello.

[28 minutes 1 seconds][Customer] : Hang on. Hello.

[28 minutes 5 seconds][Agent] : Yep, I can hear you. So this question just said arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Yes or no. Joint or muscle pain, Ligament injuries including replacement or reconstructive surgery.

[28 minutes 16 seconds][Customer] : No, no, no.

[28 minutes 22 seconds][Agent] : Yes or no, osteoporosis or osteopaedia, Yes or no, Any defect of hearing or sight other than which is corrected by glasses or contact lenses? Yes or no? Thank you. Almost done with. We have about 6 questions left and then we're finished. OK, so the next question 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 results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? Yes or no, other than what you have already told me about? Are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? Yes or no, 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? Yes or no?

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

[29 minutes 30 seconds][Agent] : Thank you this excellence to the best of your knowledge. So to the best of your knowledge, have any of your immediate family, so mother, father, brother or sister, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyposis? Yes or no? Thank you. To the best of your knowledge, have any of

your immediate family, so again, mother, father, brother or sister suffered from cancer, heart condition, stroke or other hereditary disease prior to the age of 60.

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

[30 minutes 6 seconds][Agent] : Yes or no, Thank you. And then the last question says other than one off events. So besides things like gift certificates 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 recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity? Yes or no? Thank you. So that's the questions done. So thank you for your patience going through that. I know it can be, uh, you know, a bit of a exhausting call sometimes with these kind of questions. So thank you for your patience.

[30 minutes 37 seconds][Customer] : No, yeah, that's why I'm driving outdoors.

[30 minutes 50 seconds][Agent] : Now I understand. I understand. So that's, that's all that's all, uh, done now. Now based on the outcome, I'll let you know what, what the outcome is for you now.

[30 minutes 56 seconds][Customer] : Yeah, yeah, yeah.

[31 minutes 3 seconds][Agent] : So I'm pulling that up as we speak. OK, so it looks like from what I can see here. OK, Yep. So based on the answers disclosed in the application, you have been fully approved for the income protection insurance. So congratulations.

[31 minutes 29 seconds][Customer] : Thank you.

[31 minutes 28 seconds][Agent] : OK, umm, and the fortnight, the premium has remained at \$26.45 per fortnight for the \$3500 monthly benefit amount with the 90 day waiting period and the one year benefit.

[31 minutes 48 seconds][Customer] : Thank you.

[31 minutes 45 seconds][Agent] : OK, so congratulations, now we can get this started for you. That's OK, no worries at all. Umm, we can get this done. Yeah, absolutely.

[31 minutes 51 seconds][Customer] : I have one last question before you go. Yeah. So the maximum is 25 only.

[31 minutes 59 seconds][Agent] : Umm, so the maximum amount you can choose from because

your annual income before tax is \$60,000, so the maximum benefit of that you can choose from based on your income and your duties is \$3500. Did you want me to leave it at that maximum amount? Yep.

[32 minutes 5 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, that's fine.

[32 minutes 18 seconds][Agent] : OK, no worries at all. Now for this one here you get to choose the first payment day. As I said, you can choose a day between now and up to 30 days in the future. Today's the 17th of December. Do you want this to come out on a specific day, like in line with your life insurance policy you mentioned you have with us, or when would you like this one to come out for the first payment?

[32 minutes 40 seconds][Customer] : Yeah. So it's my 38. I'm thinking. Yeah, right. Would you see in your record? What date do they debit the live cover for me because I can't check for you?

[32 minutes 50 seconds][Agent] : Sorry, what was that you want me to check when that is?

[33 minutes 7 seconds][Customer] : Yes, yes. So as much as possible, I don't want them like to go on the same day.

[33 minutes 14 seconds][Agent] : Uh, you want them to alter? OK, I understand. Well, it says your next, it says your next regular payment date is on the 18th of the 12th, which is actually tomorrow.

[33 minutes 17 seconds][Customer] : Yeah, tomorrow.

[33 minutes 25 seconds][Agent] : So when, what, what week? How far apart would you like it from that next week? Yep.

[33 minutes 33 seconds][Customer] : So maybe next week, yeah, Same day. Wednesday.

[33 minutes 39 seconds][Agent] : And what day next week is the week like between same day? OK, yeah. So we can do Wednesday next week. That's the 20. Oh, sorry, that's, that's Christmas Day. So we'll have to do it on either the 24th or the 27th or the 23rd next week. Because both Boxing Day and Christmas, because they're public holidays, they won't let me select that for a first payment day. Umm.

[33 minutes 44 seconds][Customer] : Yeah, yeah, yeah. So can you do Friday 27th?

[34 minutes 6 seconds][Agent] : Yeah, look, if you look, if I can, I can do Friday the 27th for you.

That's fine. Umm, or if you do want it to be on on a Wednesday, umm, we can do the fortnight after Christmas on the 8th. Umm, I just want to make sure it's lining up suitable for whatever you decide. But if you want it to be the 27th, it just means it'll be coming out on Fridays, not Wednesdays. So are you happy to for it to come out on Fridays?

[34 minutes 33 seconds][Customer] : So you're saying on the 8th of January? Yeah, yeah.

[34 minutes 36 seconds][Agent] : If you want it to be on Wednesday then, and you don't want it to be on the same payment day as your current one, umm, we can put it on the 8th of January for you so that it's umm, not the same week as your payments for your life insurance.

[34 minutes 49 seconds][Customer] : Is that the next fortnight? Is it the next fortnight?

[34 minutes 51 seconds][Agent] : So basically, uh, so, so tomorrow's the 18th then umm, the week after December? So next week, Wednesday 25th, the 8th of the fortnight after Christmas.

[35 minutes 8 seconds][Customer] : Wait, hang on. Maybe I can do January 2, second, 2nd of January. Is that fine?

[35 minutes 15 seconds][Agent] : Look, that's fine, but just keeping in mind that it that would be the day after your life insurance payment comes out. Are you happy with that?

[35 minutes 23 seconds][Customer] : Oh yeah, it should be. Oh yeah. So 8 is fine with me. Hang on.

[35 minutes 27 seconds][Agent] : Yeah, 'cause that's what I was trying to line up with for you.

[35 minutes 36 seconds][Customer] : Yeah, that's fine with me.

[35 minutes 38 seconds][Agent] : That's fine with you.

[35 minutes 39 seconds][Customer] : I will do it. Yeah, Yeah.

[35 minutes 39 seconds][Agent] : OK, OK, perfect. So we'll, we'll do the, I'm just checking for you now. Yeah. So your, yeah, your next regular payment's the 18th. So we instead of doing next week on the 25th because it's Christmas, we're going to the fortnight after Christmas on the eighth of Jan for the first payment for the income protection insurance and then it will come out fortnightly from the 8th thereafter. OK. Are you happy with that?

[35 minutes 56 seconds][Customer] : Yeah, yeah, yeah, yeah.

[36 minutes 10 seconds][Agent] : Yep, perfect.

[36 minutes 10 seconds][Customer] : That's fine.

[36 minutes 11 seconds][Agent] : And then that way it's on the Wednesday, OK, but it's not in the week of your other payment.

[36 minutes 16 seconds][Customer] : Yeah.

[36 minutes 17 seconds][Agent] : Now for this one, because it is of course, a new policy. We do have to recollect the banking details and read you a declaration for this because it's a new policy. Did you want to use a BSB, an account number or a card for this one?

[36 minutes 32 seconds][Customer] : Same as the other one.

[36 minutes 34 seconds][Agent] : OK, because the other one is already in place, I can't take those details from there and just add on to this one. I actually have to recollect them. If you want to use the same as your current one that's fine. But they you still have to re provide them for a new policy. Was it a BSB, an account or a card you would like to use for your income protection?

[36 minutes 58 seconds][Customer] : Sorry. The base, Yeah, yeah.

[37 minutes][Agent] : So with the income protection insurance, the because it's a separate policy, we still have to recollect banking as if it's like a new one because there's a new policy.

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

[37 minutes 10 seconds][Agent] : But the question is would you like to use BSB, an account number or a card as your method of payment for the income protection insurance card? OK. Now, just before providing the card details, I will just make sure that everything's clear.

[37 minutes 25 seconds][Customer] : So that's also other debit.

[37 minutes 29 seconds][Agent] : It will direct debit automatically on the 8th and then fortnightly on the Wednesday thereafter for you.

[37 minutes 31 seconds][Customer] : Yeah, Yeah, OK.

[37 minutes 36 seconds][Agent] : OK umm, now just to confirm, you're happy to continue with the \$3500 monthly benefit amount with the 90 day waiting period and the one year benefit. For \$26.45 to a fortnight?

[37 minutes 47 seconds][Customer] : Yeah, yeah, I'm happy with that.

[37 minutes 52 seconds][Agent] : Yep. Perfect. OK. And just in regards to the information we've discussed today, I just want to confirm is that all clear and understood?

[37 minutes 59 seconds][Customer] : Yes, and it's true and clear.

[37 minutes 59 seconds][Agent] : Perfect, very good to hear. And and lastly, do you have any further questions for me before we finish up today?

[38 minutes 9 seconds][Customer] : That was the old. All clear, all all clear.

[38 minutes 12 seconds][Agent] : All clear. Perfect.

[38 minutes 14 seconds][Customer] : Yeah.

[38 minutes 13 seconds][Agent] : OK, so we'll pop down the card details for you. Now what I'll do first though is I'll pause the call recording just for security of course. And then once we've popped down the card details, I'll unpause the call recording and then read you out your declaration and then we'll be all finished for the day.

[38 minutes 29 seconds][Customer] : OK.

[38 minutes 28 seconds][Agent] : OK, perfect.

[38 minutes 32 seconds][Customer] : I hope we finish before I reach my work.

[38 minutes 31 seconds][Agent] : So I'll, sorry, what was that? Yeah, Yeah, no, we're almost done. We're almost done.

[38 minutes 37 seconds][Customer] : I hope we finish before I reach my work, yeah.

[38 minutes 43 seconds][Agent] : So for the card details, I do have to collect that from you. So before doing that for security purposes while obtaining your card details, the call recording will stop and we'll recommend after we have collected your details, OK.

[39 minutes 54 seconds][Customer] : The. The. The.

[41 minutes 5 seconds][Agent] : Second, Yep. So right now, please be advised that the call recording has now resumed for quality and monitoring purposes. OK, Of course, your first payment I will pop down here just one SEC, January the 8th. OK. And just to confirm, what was your date of birth again? Sorry, 7th of December 19, eight. OK, perfect. Just want to make sure because the date of birth screen is on the screen prior to what I'm on now. Just want to make sure there was no

birthday between now and the first payment as it can sometimes update the pricing because of that. So that's all good. Umm, And then the e-mail wevegotislouella_ummponteveros@yahoo.com so. That's spelled PON sorry. LOUE, doublela_pontiveros@yahoo.com Is that. Correct.

[41 minutes 29 seconds][Customer] : 7 of December 1982, That's correct.

[42 minutes][Agent] : Perfect. So I'm reading out your declaration for you in just a SEC, just checking your address and then we're all done after the declaration. So the address we have is 16 Hitler Grove Bidwill NSW 2770 for both your home and your postal address, is that correct?

[42 minutes 18 seconds][Customer] : That's correct.

[42 minutes 20 seconds][Agent] : Perfect. And the phone number 0497557669, is that also correct? Perfect, thank you. So let me just pull up the declaration for you now, Louella. And then this is the last part, so hopefully it's nice and easy for you.

[42 minutes 26 seconds][Customer] : That's correct, yeah.

[42 minutes 34 seconds][Agent] : OK, Perfect. So it says thank you, Louella. Sorry. Thank you, Louella Maglea, 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 Free of Australasia Ltd, whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I'll refer to as GFS Trading as real Insurance, to issue and arrange this insurance on its behalf. Hanover relies upon the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. Hardover has set a target market determination for 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. Sorry. 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 duties, Yes or no?

[43 minutes 41 seconds][Customer] : Yes.

[43 minutes 42 seconds][Agent] : Thank you. We may from time to time provide offers to you by 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 Luella Meglia, a monthly insured amount of \$3500 with a waiting period of 90 days and a benefit period of 12 months. The monthly income benefit table, in the event of a claim, may be less than the monthly insured down 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. By agreeing to this declaration, you agree to any non standard exclusions or loadings placed on 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 January 8th, 2048, 12:00 AM. Your premium for your first year of cover is \$26.45 per fortnight. Your premium is a step premium, which means it will be calculated each policy anniversary and will generally increase each year. Included in your premium is an amount payable by Hanover 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 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 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. Do you understand and agree with the declaration, yes or no? Thank you. Would you like any other information about the insurance now or would you like me to

read any part of the PDS to you, yes or no? So that last part, sorry one SEC the last part says would you like any other information about the insurance now or would you like me to read any part of the PDF to you, yes or no?

[46 minutes 12 seconds][Customer] : Yes, sorry, I'll do you need any insurance? You can never accept my insurance.

[46 minutes 50 seconds][Agent] : So this is just no, this is ask, well, I can if you'd like. This is asking if you would like me to give you any more information or if you'd like me to read anything else to you from the PDS potentially. So would you like any other information about the insurance now or would you like me to read any part of the PDS to you, yes or no?

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

[47 minutes 11 seconds][Agent] : OK, what information would you like or what part of the PDS would you like me to read to you?

[47 minutes 18 seconds][Customer] : Oh, Danish.

[47 minutes 22 seconds][Agent] : So at the end of this declaration we'd like to ask people if they'd like further information. If you don't want further information, then we can accept the declaration and finish the call.

[47 minutes 29 seconds][Customer] : Yeah, Maybe. No.

[47 minutes 30 seconds][Agent] : But if you do want further information then I'll I'll happily answer that for you before we accept anything. So what information would you like me to read?

[47 minutes 35 seconds][Customer] : Yeah, No, maybe. No. I don't want any information.

[47 minutes 39 seconds][Agent] : You know you don't want anything.

[47 minutes 41 seconds][Customer] : Yeah.

[47 minutes 41 seconds][Agent] : OK, no worries. So I'll read the question again. Would you like any other information about the insurance now? Or would you like me to read any part of the PDS to you? Yes or no, thank you. So I'll accept that for you now, OK. And then, uh, once the declaration loads up, then we're all done and I'll let you get to work. I know that you've been driving or whatever you're doing today.

[47 minutes 49 seconds][Customer] : Yeah, yeah.

[48 minutes 1 seconds][Agent] : Umm, and yeah, so that that income protection insurance is now in place.

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

[48 minutes 5 seconds][Agent] : OK, umm, keep an eye out.

[48 minutes 6 seconds][Customer] : Thank you so much for your help.

[48 minutes 8 seconds][Agent] : You're, you're welcome and thank you for your patience. I know these calls can sometimes go for a little while, but, uh, that's all in force. So congratulations. I'll let you get back to enjoying the rest of your day. And, uh, that's hilarious to it.

[48 minutes 11 seconds][Customer] : Yeah, thank you.

[48 minutes 24 seconds][Agent] : My name is Andrew.

[48 minutes 22 seconds][Customer] : Sorry I didn't get your name, Andrew. The other one is my dog, right? Yeah.

[48 minutes 30 seconds][Agent] : Perfect. Yeah.

[48 minutes 29 seconds][Customer] : Thank you, Andrew, for your time.

[48 minutes 31 seconds][Agent] : No worries at all. Have a great day. Thank you again, Louella.

[48 minutes 34 seconds][Customer] : You too. Thank you.

[48 minutes 34 seconds][Agent] : OK, bye.

[48 minutes 35 seconds][Customer] : Bye.