

[16 seconds][Agent] : Hi there, Peter. My name's Jan. I'm giving a call from Real Insurance. How are you going today? Sorry, it's just a bit hard to hear there, mate. So I'm very sorry Peter, it's just very difficult to hear you at the moment.

[33 seconds][Customer] : Yep, OK.

[34 seconds][Agent] : Oh, bit better there, so just saying. Yeah, my name's Jared. I'm giving a call from Real Insurance. I was just following up on the quote request that we received last night for the income protection insurance.

[45 seconds][Customer] : Oh yeah. Yeah.

[46 seconds][Agent] : Yeah. So the reason for the call there, Pete, is just to take you through how the cover works, have a look at some different terms and prices, see what we can offer out for you. Just so I can load that up first, I'll let you know our calls are recorded and any advice I provide is general in nature and may not be suitable to your situation. Just confirm I've got your details here correct, mate. I've got your name down as Peter Descent, was it?

[1 minutes 2 seconds][Customer] : Yep, Yep.

[1 minutes 8 seconds][Agent] : Yep, beautiful. And then date of birth, the 13th of the 10th, 1969.

[1 minutes 13 seconds][Customer] : Yep, that's it. Yeah.

[1 minutes 14 seconds][Agent] : And then lastly, just got to confirm that you are a male and an Australian resident beauty. OK, that's all the cheques out of the way, the approach check going for that as well. I'd love to ask Peter, what's got you looking into the income protection insurance with us recently?

[1 minutes 27 seconds][Customer] : Oh mate, I, I, I used to have, I had the income protection when I worked this to Matthew and now on my contractor they had the vines. But yeah, I don't have it so.

[1 minutes 40 seconds][Agent] : Gotcha, gotcha. So good. Obviously you've got a bit of understanding, you know, you've got a bit of knowledge in the past there as well, but now given you're out on your own, it is something I guess you want to have in case, you know, we don't plan on it. But obviously the worst to happen there, you know, unable to work, you know, need a source of income, of course, if you don't mind me asking as well. So working out of the minds, but now doing

contracting.

[1 minutes 54 seconds][Customer] : Yeah, yeah, yeah, two years.

[2 minutes 1 seconds][Agent] : How long have you been solo for Gotcha And enjoying it much more than I guess just being standardly employed.

[2 minutes 8 seconds][Customer] : Well, yeah, I'm still totally employed. So it's like, yeah, I'm on a roster, but I'm still under the contractor.

[2 minutes 14 seconds][Agent] : Gotcha. OK. So it's not, I guess too different. But I imagine there are some, hopefully some positives in there for you.

[2 minutes 13 seconds][Customer] : So yeah, that's right.

[2 minutes 20 seconds][Agent] : Yeah, no beauty, beauty. And how many have you been in that sort of industry for as well?

[2 minutes 20 seconds][Customer] : Yeah, well, I've been in the mining industry for like in the in the industry for 16 years.

[2 minutes 32 seconds][Agent] : Gotcha, gotcha. Look, from a lot of people I've spoken to, they say once you get in, it's very hard to get out because, you know, lifestyle changes, a lot of differences there. But I imagine you've enjoyed it so far over those years.

[2 minutes 45 seconds][Customer] : Yeah. Well, what I was doing before was, yeah, a bit different to what I do now. And, and what a lot of them talk about in the industry, mining industry is, is, yeah, just sit on their *** driving truck, you know. Yeah, I don't do that.

[3 minutes][Agent] : Gotcha. What are you there specifically, if you don't mind me asking?

[3 minutes 2 seconds][Customer] : I'm, I'm in maintenance. Yeah. So we we look after draglines.

[3 minutes 4 seconds][Agent] : Yep, gotcha. What are they?

[3 minutes 9 seconds][Customer] : Yeah. There's things that move a lot of dirt in a short amount of time.

[3 minutes 13 seconds][Agent] : Gotcha.

[3 minutes 13 seconds][Customer] : Like a big yeah, no, dragline's a big. It's a big bucket and it's like a big crane.

[3 minutes 14 seconds][Agent] : Like the I'm just obviously taking a while like kind of like a conveyor belt sort of thing or just like a right, gotcha, gotcha. Look, obviously my knowledge on, you know, mining all that sort of stuff is a bit slim there.

[3 minutes 24 seconds][Customer] : Yeah, yeah.

[3 minutes 29 seconds][Agent] : But no, it sounds like a very interesting job. At least, you know, a bit more, I guess, mentally challenging than just driving a truck around.

[3 minutes 37 seconds][Customer] : Yeah.

[3 minutes 37 seconds][Agent] : Of course, no beautiful looking does something like that then you know, a bit. Not in this job, but oh, beautiful. And yeah. So what we can do for you here, Peter, just to let you know, kind of our process. I'll take you through a bit of info how ours works because it may be different to what you've had in the past and maybe what else is out there at the moment. Gotcha. When it does, yeah.

[3 minutes 54 seconds][Customer] : And I don't know, I, I don't know if I, I'd even be able to like if you could even be out of government because I've, I've had that, I've had ACL, Rico and I've had a, I've had a, a spinal fusion as well.

[4 minutes 15 seconds][Agent] : Gotcha. Look when it comes because we do of course I meant imagine amongst most has applications there. Ours is fairly straightforward though and based off of what you've told me it's not going to rule you out completely for the cover. But I don't think we are going to be able to cover those conditions as they're, you know, like a pre-existing condition in that sense.

[4 minutes 28 seconds][Customer] : Yep, yeah.

[4 minutes 37 seconds][Agent] : Yeah. So, yeah, not ruling you out for the count in terms of the cover, obviously other things to be covered.

[4 minutes 49 seconds][Customer] : Yeah.

[4 minutes 42 seconds][Agent] : But in terms of like an ACL, you know, reconstruction, those sorts of things, spinal injuries, they do get a bit tricky and hard to cover as it's already happened there. So look, kind of guarantee we can cover it, but happy to take you through. So what we can offer out in

the end, Yeah, Beautiful. Well, yeah. So what we do, we'll go through a bit of info with you. We then go through a duty based assessment. So that's going to go more so off of what you're required to do at work, not just a job title. Makes it a bit more personal.

[4 minutes 56 seconds][Customer] : Yep, Yep.

[5 minutes 7 seconds][Agent] : And then from there we can construct the quote up, you know, pick an amount of cover, waiting period, benefit. Those sorts of things as well.

[5 minutes 17 seconds][Customer] : Yep.

[5 minutes 14 seconds][Agent] : Then we jump through the application to get all the final prices, final terms, see what we're working with from our end there. Now I'll start bringing this up where we are. I'll just load that in the background. Essentially the way ours is designed, Peter, it does provide you with a monthly income benefit that we pay out to you, of course, directly if you're unable to work due to a disabling sickness or injury and you do suffer a loss of income. So basically, as you know, it's there to help keep the lights on, food on the table whilst you're recovering, getting back into work, of course. And now we offer an income benefit of up to 70% of your monthly pre tax income. So it'd be starting from \$1000 up to a maximum of 15,000 per month. Of course it is salary dependent, but I wouldn't be complaining if I was getting 15K in a month, I'd say that much.

[5 minutes 56 seconds][Customer] : Yeah, 10.

[5 minutes 58 seconds][Agent] : Sorry.

[6 minutes][Customer] : Should I get 10?

[6 minutes 1 seconds][Agent] : Oh, beautiful. Fire up. I need to change jobs I think. Got you.

[6 minutes 4 seconds][Customer] : Yeah, yeah.

[6 minutes 7 seconds][Agent] : Yeah. All right, No, look, I'm in the wrong industry, I'll say that much. But now with us, as I said, so we don't have to send you off to the doctors, you and I just go through some help and my stuff, questions over the phone to check your approval and if so, on what terms. We can offer the cover now once it's in place from our end. You're happy with it, it then protects you until your policy anniversary following your 65th birthday. So long, long way away then.

[6 minutes 32 seconds][Customer] : Yep.

[6 minutes 32 seconds][Agent] : OK, now keep in mind there are some standard exclusions that apply as outlined in the PDS, but nothing you should have to worry about. It's more so, you know, engaging in criminal activity or things such as war, which hopefully aren't a weak in occurrence for you there either. So yeah, nothing in that aspect to worry about. Now you may know this already, but I just like reminding people or letting them know for the first time.

[6 minutes 57 seconds][Customer] : Yeah.

[6 minutes 53 seconds][Agent] : The premiums for Income Protection Day are generally tax deductible, so it can make it even more cost effective for you too.

[6 minutes 59 seconds][Customer] : Well, that's, that's why I was like when you tore it off and Oh yeah, that is that would be pretty good.

[7 minutes 5 seconds][Agent] : Beautiful.

[7 minutes 5 seconds][Customer] : And I I didn't know whether you'd be out of the.

[7 minutes 9 seconds][Agent] : No, no. Look, we here given our application process, I guess, you know, we try to get as many people covered as possible. Of course, you know, one, it works out good for us, but two, we don't just want to turn people away, you know, based off of current circumstances, at least personally as well, I always like trying my best, seeing what I can do for people, going to the application, being in touch with the underwriters, such things there. So we'll see what we can offer out for you there, but we should more often than not have an outcome for you today. But that's all, basically the crux of our cover. I'll just double check. Do you have any questions for me at the moment, Peter, about how it works?

[7 minutes 41 seconds][Customer] : I've got a fair idea what I I have used things on protection something because the ones that you have didn't have that work well. We the one I broke my back and then started. I went with Charlie and I didn't age for them. Actually, I hadn't before them. But yeah, I know I've got a fair idea how it works.

[8 minutes 2 seconds][Agent] : Beautiful, OK makes my job much easier. I appreciate that mate. Now we'll go through the duties based assessment here. So these are all just yes or no responses and I just need to let you know that before answering any of our questions, it is important that you

are aware of your duty to answer all of them accurately and honestly. Just As for you to do so could impact your cover at claims time. So the first one do feel silly asking because I feel like I know the answer already, but I just confirmed. Do you work 15 hours or more per week?

[8 minutes 28 seconds][Customer] : Yep.

[8 minutes 29 seconds][Agent] : Beautiful. And is your role sorry? I was going to say, yeah, look, I've heard a lot of people, they do more often 12 to 13 hour shifts in a day. So makes that criteria super easy. Now the next one here is just confirming, 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? Sorry.

[8 minutes 52 seconds][Customer] : Yeah, No, it will be. No, I don't know. I'm not in so well, yeah, not inside, but I don't know which one you.

[9 minutes 3 seconds][Agent] : No, no. So in that case, I guess, you know, based off what you've told me, we didn't. So no, because this is more so a job, you know, like mine here where I'm just sitting at a desk, you know, in an office, that sort of thing. Yeah, sorry, mate.

[9 minutes 17 seconds][Customer] : Yeah, that's.

[9 minutes 19 seconds][Agent] : OK, beautiful. Pop down a no. The next one just asks, do you perform heavy physical duties, use heavy machinery or drive a vehicle? Yep, and are you qualified skilled or semi skilled or hold the required licences to perform your role?

[9 minutes 27 seconds][Customer] : Yep, Yep.

[9 minutes 34 seconds][Agent] : OK beautiful and this one just double checks. Do you work 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? So just a bit hard to hear there mate. One more time.

[9 minutes 49 seconds][Customer] : No.

[9 minutes 50 seconds][Agent] : Beautiful. And do you regularly work underground or underwater, Work at heights above 10 meters, work offshore, carry a firearm or drive long haul?

[10 minutes][Customer] : Sometimes I'll work about about 10 metres.

[10 minutes 3 seconds][Agent] : OK, when we say regularly there, this should be, I guess, a regular

time interval, you know, daily or three times per week. No. OK, no, that's all right, beautiful. Pop that down there and that's all done and dusted. We can jump into the quote here. That just helps build the frame up for the quote Now, just as it doesn't transfer from online. I'll reconfirm with you mate. Have you had a cigarette in the PU in the last 12 months? No Beautiful, super healthy choice and a good way to keep the cost down of course too. All right, So what we'll do next is go determine the maximum monthly benefit amount that we can provide you with. So just give us a range to look between. We do that based off of your annual income before tax. So given that you're self-employed, I'll let you know what we classify as the pre tax income.

[10 minutes 51 seconds][Customer] : I'm not self-employed. I I work for, I'm a cons like I work for a, an employment agency.

[10 minutes 58 seconds][Agent] : OK. So would you then classify yourself as standardly employed?

[10 minutes 59 seconds][Customer] : Yeah, yeah, I guess so, yeah.

[11 minutes 8 seconds][Agent] : OK, No, that's yeah. So more so like if it's like a self-employed coming under like a self sole trader, business owner, those sorts of things.

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

[11 minutes 15 seconds][Agent] : No, no, no, that's all right. All right, we'll go underemployed there. So what would classify as your pre tax income? It's the title and your remuneration paid to you by your employer before tax, including salary and any regular commissions or bonuses if you get them, but excluding super contributions. Yeah, it doesn't have to be 162. Beautiful. Pop that in for you there and having a look. So maximum we could offer out to you there would be \$9450 minimum being 1000 between those two figures there, the top and bottom. Where did you want to have a look at first, Peter?

[11 minutes 31 seconds][Customer] : 100 and 162,000 8000 if I could or 77 to 8000.

[11 minutes 51 seconds][Agent] : For your monthly benefit, Yeah, Yeah, Look, we can start at 8:00 at the higher end, obviously at that range. And if we need to, we can drop it down as well, but we'll pop it at 8 for you for the time being. Now the next thing will be the waiting period. So this is just the non payment period as you know, that must be served before the income benefits payable after the

insured event. So we allow you to choose either 30 days or 90 days. And just to let you know that the income benefit is paid monthly in arrears. So if you choose a 30 day. The first payment would be 60 days after you were first eligible of the claim. Either 30 or 90. They're paid.

[12 minutes 28 seconds][Customer] : Yeah, yeah, the 30.

[12 minutes 30 seconds][Agent] : Which one did you want to pick, 30? Yep. And then lastly, just the benefit. I'm sure you know how this works. It's just the maximum amount of time that we will pay the income benefit for anyone injury or illness. The options with us here are six months, one year, two years or five years.

[12 minutes 34 seconds][Customer] : Yeah, yeah. What I had before was two years.

[12 minutes 54 seconds][Agent] : Yeah, look, we can start going off 2 years 1st and obviously, we're price dependent. We can update that as well before anything's final. So pop it at two years. Beautiful. That brings up this here. So the next step, Peter, we do run you through those health and livestock questions, as I mentioned. So that way, it'll give us the price in any terms of the cover and we can see what we're working with there and obviously make adjustments as need be. It should only take us a couple of minutes anyway, so I'll have to confirm some other contact details. I've got your e-mail address here, mate. It's just Pete 8 66@live.com dot AU beautiful. And then just in case you do get approved, we do also require opt down a home address for you because we also like to have it sent out via post. What would be your post code first, please?

[13 minutes 26 seconds][Customer] : Yep, that's 112 Park St. Yeppern, 4784. Yeah, 4703 Yeppern Well, Arkansas Park Street BARK.

[13 minutes 39 seconds][Agent] : Oh, sorry, sorry, 4/7 03 and then sorry, just the town of suburb again down the bottom and you said it was sorry street number actually. There we go. Beautiful. OK, and then that's as we as well. Sorry, where you get your mail delivered? Yep, wonderful. OK, that's everything there. All right, so I just need to read out a short statement to you. It's called a pre undividing disclosure and it just makes you aware of your responsibility before going through the application there.

[14 minutes 2 seconds][Customer] : Yep, Yep.

[14 minutes 17 seconds][Agent] : OK beautiful. So 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 make sure 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 collect 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 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, to call in a claim or make adjustments to the terms and conditions of your policy. So just confirm with you there at do you understand and agree to your duty, yes or no? OK, beautiful. These questions as well had a very straightforward. I do just need to read them out in full first. I'll then just ask you yes or no, respond accordingly. We should be able to fly right through today. So starting off first one, just double checks. 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? Yes or no? Beautiful. Are you a citizen or resident? Sorry, are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia? Yep. Does your work require you to use explosives, travel to areas experiencing war or civil unrest or work offshore?

[15 minutes 20 seconds][Customer] : Yeah, alright, Yeah, alright.

[16 minutes 1 seconds][Agent] : No and then just reconfirming, are you a employed or B self-employed?

[16 minutes 8 seconds][Customer] : Employed.

[16 minutes 8 seconds][Agent] : Employed and have you been in your current occupation for at least 12 months?

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

[16 minutes 13 seconds][Agent] : And do you intend to change your current occupation in the next 12 months?

[16 minutes 17 seconds][Customer] : No.

[16 minutes 18 seconds][Agent] : No Beautiful. Do you have a second occupation that generates a taxable income?

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

[16 minutes 23 seconds][Agent] : No. And have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration?

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

[16 minutes 31 seconds][Agent] : Yes. No, that's all right. What we'll do pop down. Yes. It then allows us to ask further follow up questions there. The next one asks, was your yes answer in relation to bankruptcy? Yes. OK. And has your bankruptcy been discharged?

[16 minutes 40 seconds][Customer] : Yes, Yes.

[16 minutes 46 seconds][Agent] : Yeah, beautiful. OK. What we'll have to do is just pop down some further information about the bankruptcy there obviously circumstances what happened that way we can get that reviewed by the underwriters of course just to make sure it's all swiped there. So do you remember there paid at a date that you were declared bankrupt or if it's not the exact date, if you've got the month and the year, that'll do?

[17 minutes 3 seconds][Customer] : Oh, I think it was. It was in 2004.

[17 minutes 14 seconds][Agent] : Yep.

[17 minutes 18 seconds][Customer] : I can't remember. I think it was December 2004. Sorry. December 2000 might be January 2004.

[17 minutes 29 seconds][Agent] : Yeah, no, that's all right. I'll just put the client unsure of the exact date where it is, but January 2004 seems.

[17 minutes 41 seconds][Customer] : Yeah, in 2004, I can't remember if it was the beginning or the end of 2004.

[17 minutes 48 seconds][Agent] : No, look, that's all right. What I can do, I'll just pop in. But it was in 2004 because I was going to say, look, trying to remember back 20 years ago, I couldn't tell you what I was doing. So that's all right, mate. We'll pop down in 2004 there. The next one just asks, was the bankruptcy voluntary or forced?

[18 minutes 10 seconds][Customer] : I voluntary.

[18 minutes 11 seconds][Agent] : Voluntary? Pop that in for you there, beautiful. And I'm just trying to see, oh, there we go. We're having a capture there now. At the time, were you an employee or self-employed at the time? Beautiful. I may just pop it down because it may help as well. What were you doing in terms of being self-employed then? What was your job?

[18 minutes 22 seconds][Customer] : Self-employed, Oyster Pro Second. Safely. Safely. Well, I was a business owner.

[18 minutes 34 seconds][Agent] : So, OK, so like what role like what, what did you do specifically in relation to that there or just like a seafood, umm distributor? OK.

[18 minutes 53 seconds][Customer] : Yeah, yeah, yeah, yeah.

[19 minutes 1 seconds][Agent] : Pop that in there. OK. And then the next one's just asking to provide full details of your bankruptcy, including the circumstances surrounding the bankruptcy. So what sort of happened at that stage there?

[19 minutes 16 seconds][Customer] : Well, I, yeah, I think I couldn't afford to keep the business going any longer. And, and I, I closed the doors. Yeah.

[19 minutes 29 seconds][Agent] : Got you.

[19 minutes 29 seconds][Customer] : It was pretty much actually the longest thought of it.

[19 minutes 35 seconds][Agent] : Yeah, no, that's alright. So I'll just pop in. Couldn't before to keep the business alive. So it just wasn't the business wasn't really like making a return in that sense.

[19 minutes 45 seconds][Customer] : No, not no.

[19 minutes 44 seconds][Agent] : No, no, that's alright mate.

[19 minutes 48 seconds][Customer] : Yeah. Oh, you wouldn't mind. It was the wrong time.

[19 minutes 51 seconds][Agent] : Yeah, look, you know, sometimes it works, sometimes it doesn't.

It's just life. But I mean, look at you now. Obviously doing a lot better now with the mining, so we'll pop in. There we go. Decided to close it down. OK. And it just asked if the bankruptcy is work related, was in the same field of work you currently performed. We can pop down a no because obviously mining and seafood distribution is a very different ballpark. Now the next one's just asking were legal proceedings instigated against you arising from this matter? No beautiful. And and have you been declared bankrupt more than once?

[20 minutes 36 seconds][Customer] : No, hi.

[20 minutes 44 seconds][Agent] : No. And then where are we here? Current employment status will be pop down contracted employee.

[20 minutes 54 seconds][Customer] : Well, I'm, yeah, I, I'm, I'm permanent part time with an employment agency. With which one? Maintenance services.

[21 minutes 3 seconds][Agent] : Gotcha.

[21 minutes 4 seconds][Customer] : I'm in a, I'm in a shift relief role.

[21 minutes 8 seconds][Agent] : OK. So permanent part time and like so would I, would you be all right with me popping down like contracted employee slash permanent part time?

[21 minutes 9 seconds][Customer] : Yeah, yeah, that'd be that'd be bad. Well, what it'll be?

[21 minutes 18 seconds][Agent] : Yeah, OK as bang on. Beautiful. And then how long have you been in this occupation? Was it 2 years? You said beautiful, so we're there. So coming up just on two years started this.

[21 minutes 30 seconds][Customer] : This particular job I started in December 22, yeah, in this particular I was in, I was in the same same mind, but with another company the six months before that.

[21 minutes 49 seconds][Agent] : Ah, OK. Well more actually. No, sorry. This question, I do apologize. This is asking how long have you been in this occupation. So more so not the job, but the actual occupation itself, like in maintenance work.

[22 minutes 1 seconds][Customer] : Hold on.

[22 minutes 7 seconds][Agent] : OK. There's occupation since August 2022. Beautiful. And where

are we here? The next one's just asking how are you currently remunerated? So like a salary or if it's Commission based, is it just salary based or?

[22 minutes 2 seconds][Customer] : Well, since beginning of August 22, yeah, yeah.

[22 minutes 23 seconds][Agent] : Yep, beautiful. OK, that is everything there. Appreciate going through that with me as well there, mate. That's all the stuff we need to pop down for that. And that's all the occupation questions out of the way. We'll move on to the health questions next. So next section here. This is just in relation to height and weight. So in order to move forward, we do just need to make sure we capture a confident single figure measurement. So starting off first, either centimeters or feet and inches, whichever you're more confident with. What is your exact height? 5 foot 10, beautiful, pop that in there. And as well, what is your exact weight? Beautiful pop that in there. And the next question is just asking, have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? You're a mate. Look, it would be nice, I'll tell you that much from my idea.

[23 minutes][Customer] : 9017 I wish no aye.

[23 minutes 16 seconds][Agent] : Now the next one's just confirming to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS no good? And do you have definite plans to travel or reside outside of Australia IE booked or will be booking travel within the next 12 months? No, that's right. Keep in mind though Peter, if you ever go overseas, it is a worldwide coverage 24/7 and Ocon Woods, something was to happen whilst on holiday there. Now the next one here is just confirming. Do you have existing income protection cover?

[23 minutes 47 seconds][Customer] : No. Yep.

[23 minutes 48 seconds][Agent] : Yep, beautiful. And now we're up to the medical history section. This one's straightforward as well, so I'll need to read these out in full. It's just got a main question that we refer back to and a list of conditions. And all I need is a yes or a no. We'll be able to navigate this one fairly easy as well. So just ask. Have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following starting off with cancer, tumor,

mole or cyst, including skin cancer, sunspots, Melanoma or leukaemia? Sorry, one more time mate.

Right? Beautiful. Have you ever had an abnormal PSA test or an enlarged prostate?

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

[24 minutes 25 seconds][Agent] : Nope. Stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure, Nope. High cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting, Nope. Diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose? Nope. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Epilepsy, motor neurone disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Anxiety, depression or stress requiring medical treatment or any other mental health disorder? No, that's good. Any illegal drug use, abusive prescription medication, or received medical advice or counseling to alcohol consumption. No disorder of the kidney or bladder? No blood disorder or disease.

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

[25 minutes 22 seconds][Agent] : That's good. Asthma or other respiratory disorder excluding childhood asthma, Yes. Was it just in relation to asthma? Was it?

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

[25 minutes 32 seconds][Agent] : Yeah. No, that's all right. We'll be able to disclose this under here with the follow-ups. I'll just have to quickly read out. Make sure that it wasn't sleep apnea, emphysema, chronic obstructive pulmonary disease or any other chronic respiratory disease.

[25 minutes 31 seconds][Customer] : Yeah, right.

[25 minutes 44 seconds][Agent] : No. Beautiful. No, no, that's all right. So I'll pop down. Yes, that one here. Next question asks, have you required any treatment or used any medication within the last two years?

[25 minutes 44 seconds][Customer] : I just asked them. Well, that's fine.

[25 minutes 58 seconds][Agent] : Asthma.

[25 minutes 59 seconds][Customer] : Or ask me. Yeah, I I guess I want a preventer.

[26 minutes 3 seconds][Agent] : Gotcha. Well, just like the the puffer, was it?

[26 minutes 5 seconds][Customer] : Yeah, well, it's, it's actually a Capital One, but yeah, just like the popper.

[26 minutes 9 seconds][Agent] : Oh, the tablets? Yeah. No, no, that's all right. Well, pop down. Yes, there. And then the next one asks, do you only use inhalers?

[26 minutes 16 seconds][Customer] : Well, yeah, well, that's it isn't inhaler, but it's a capital.

[26 minutes 22 seconds][Agent] : So do you like, do you take it as in like a tablet form?

[26 minutes 22 seconds][Customer] : Yeah, no, I don't take it. It's so it's in around, in around banister and you when you you open it, it cracks a it cracks a capsule and you suck in the powder.

[26 minutes 42 seconds][Agent] : Oh, OK.

[26 minutes 53 seconds][Customer] : No. Well, I do have a ventilant, but this one is Brion Alipta.

[26 minutes 43 seconds][Agent] : So I guess that like when it comes to it, that what we've got for as an example for inhalers would be like Ventolin or brick and all, if that rings a bell, similar to what you've got, right. Can I, if you don't mind, Peter, because I'd like to make sure these are done as accurate as possible for customers. Can I double check just based off what you've told me, if that would constitute as only using inhalers or if it would constitute as something else there? I'd just like to make sure it's all done correctly for you there.

[27 minutes 14 seconds][Customer] : Yeah, technically it's been higher.

[27 minutes 18 seconds][Agent] : I was going to say you are inhaling it. Yeah, that's what just because obviously it's not like a normal inhaler, but it's slightly different. I'll see if it does constitute as inhaler for you, but I'll double check with the manager, see which way we can go for this one for you. OK.

[27 minutes 29 seconds][Customer] : Alright. Yep, that's it.

[27 minutes 30 seconds][Agent] : No thanks. I won't be long.

[27 minutes 32 seconds][Customer] : Yeah, no worries.

[27 minutes 33 seconds][Agent] : Cheers. Thank you very much for your patience there, Peter. So yeah, just confirmed with the manager we can classify that as an inhaler because you're still technically inhaling it. Yeah, No, that I just like to make sure because sometimes, you know,

different types of medication, I wouldn't want it to be wrong for you. And then whatever reason, if there was a claim that, you know, reflected badly, but that won't be a worry at all. So pop down. Yes, for that one. The next one just asks, do you require more than one type of inhaler? No.

[30 minutes 30 seconds][Customer] : No, I haven't used the.

[30 minutes 36 seconds][Agent] : Oh, gotcha. So you only require the preventer. Yeah. No. Beautiful.

[30 minutes 34 seconds][Customer] : Yeah, yeah, yeah, I do.

[30 minutes 41 seconds][Agent] : Yeah. No, No. Perfect. And then are your symptoms seasonal or exercise induced only?

[30 minutes 49 seconds][Customer] : Seasonal. Really.

[30 minutes 51 seconds][Agent] : Yeah, seasonal. We can pop that one down there. We'll answer yes to that one. And that captures everything for asthma. So we can jump back to the main questions at hand. Were we here?

[31 minutes 5 seconds][Customer] : No. Well, I don't have any. I don't have any money. Yep. Yep.

[31 minutes 1 seconds][Agent] : So back or neck pain or disorder, what we, because I was going to say like with the, I know you mentioned the spinal injury, was it we should be able to catch because under like a back disorder or something like that. Obviously you don't have pain, but given a disorder, we'll be able to capture that one under this section here. That'll make it easier for the application. And then the next one asks, are you on restricted work duties or have limited my ability? No.

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

[31 minutes 32 seconds][Agent] : And have you had also no, no. Oh, beautiful. And then have you had symptoms requiring treatment in the last two years? Sorry. Oh, sorry, Pete, I just lost you a bit there.

[31 minutes 47 seconds][Customer] : No, it's not.

[31 minutes 51 seconds][Agent] : No. OK, no. Perfect. And then did you have surgery to treat this condition?

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

[31 minutes 56 seconds][Agent] : Yes. OK. Beautiful. And that captures all of that there. Great. That's one thing we'll tick off. Just like to make sure it's all covered. Now the next one's asking about arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. No perfect and joint or muscle pain, ligament injuries, including replacement or reconstructive surgery.

[32 minutes 20 seconds][Customer] : Yeah.

[32 minutes 21 seconds][Agent] : Yeah, I was thinking this is where we can pop down. I remember the ACL, Rico, and you said something about your shoulder. I think, OK, beautiful. We'll be able to get those two down here. So the next one just asks, have you ever had any of the following tendonitis, elbow pain, shoulder pain, hip pain, knee pain, knee pain? Sorry, replacement or reconstructive surgery, Yes or no?

[32 minutes 46 seconds][Customer] : Yep.

[32 minutes 46 seconds][Agent] : Yes, beautiful. And then this is where I'm going to be able to enter into certain text fields as well. So this will make it easy. We'll go one by one. I'll just pop down the number one here. We'll go with the ACL 1st and then we can jump over to the shoulder and just re go through the same questions. So first one, please provide details including the name of your condition. I'll just pop in here. ACL reconstruction, if I can spell that. Yeah, there we go, beautiful. And then under one, next one's asking the joint or body part that's affected placed down. ACE. Thanks. You the right one, was it? Yep. Beautiful. Pop that in there. And then when did that, like injury slash reconstruction first occur? When was that? Sorry, I lost you there again.

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

[33 minutes 37 seconds][Agent] : Then 2008. Sorry. I do apologise there, Peter. So just to double check. I'm sorry, mate, it was 2008. Yeah, Yep. OK. Injury occurred in 2008 and you also had surgery in 2008.

[33 minutes 50 seconds][Customer] : Yeah, yeah.

[33 minutes 57 seconds][Agent] : OK, beautiful. Also completed surgery. OK.

[34 minutes 13 seconds][Customer] : Yes, me, me.

[34 minutes 8 seconds][Agent] : And when were the most recent symptoms with Yeah, with the ACL?

[34 minutes 17 seconds][Customer] : That was that. Haven't had any something.

[34 minutes 20 seconds][Agent] : So since surgery it's been bounced back to normal.

[34 minutes 22 seconds][Customer] : Yeah. Thank you.

[34 minutes 23 seconds][Agent] : Beautiful. No symptoms. Perfect. That'll be good. Symptoms since recovered from surgery. OK. And what treatment did you receive? We'll pop down #1 surgery. Did they give you any physiotherapy to do? So I only did physio for three months after.

[34 minutes 44 seconds][Customer] : Three months afterwards, Yep.

[34 minutes 49 seconds][Agent] : Yep. OK, sorry, I know I'm repeating basically what you're saying to me just so it's easy, if I can hear you say yes or no to what I've heard, that'll make it easy. So it's Sergio physiotherapy for three months after And did they give you any like painkillers or medication such like that?

[35 minutes 6 seconds][Customer] : Thank you guys.

[35 minutes 11 seconds][Agent] : Got you. So I didn't even use them. No, Perfect. I'll just pop you in here. Was given a kilos.

[35 minutes 7 seconds][Customer] : I think that's really, I think there was a line if I got it alright, I give you an end down. I'm just trying to get off like in the back.

[35 minutes 28 seconds][Agent] : Got you. No, no, that's all right. I'll pop in misgiving pain killers, but client didn't use them. That will be good. All right. And just for the ACL there, did you have any time off work and if yes, how long?

[35 minutes 23 seconds][Customer] : I I give the end down and it's in three weeks.

[35 minutes 41 seconds][Agent] : Three weeks, beautiful. Pop that in there. And what was the degree of the recovery there? A 100%. Beautiful. I'll pop that in 100%. OK. And then what we'll do this will just make it easier. We'll go back through the shoulder pain. So what happened with the shoulder then?

[35 minutes 49 seconds][Customer] : 100% I dislocated with gold.

[36 minutes 8 seconds][Agent] : Oh, OK, gotcha. So that was just dislocated. They'd pop it back in place. Yep. Say what? Sorry.

[36 minutes 12 seconds][Customer] : Yeah, then they found that it is I must have done a bit of damage or a different table and they to me they went in different table, they did some surgery on it.

[36 minutes 28 seconds][Agent] : Oh, gotcha. No, no, that's all right. Easy. So we'll go to the same one there. Where are we? Dislocated shoulder details. There we go. And then just shoulder again. And then was it the left or right? Shoulder, Right. Beautiful. Seems to be a running trend there. They're only the right side to getting damaged. You wouldn't happen to be left-handed, would you? Oh, goodness. Yeah, no. So probably made it a bit difficult for the time being. No, that's all right. All OK. So.

[36 minutes 55 seconds][Customer] : No, I'm right with you, 2012.

[37 minutes 11 seconds][Agent] : And then when did that first occur mate, 2012 beautiful umm injury occurs in 2012 and umm surgery completed in that year as well. OK, I'm just going to pop in here. I see a reconstruction that already in constitute surgery but just back up here just located umm shoulder client injured worse umm so required surgery. OK. And then when were the most recent symptoms for the surge after the shoulder?

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

[38 minutes][Agent] : Sorry, 2012 as well. Perfect. So I'll pop no symptoms so on basis copy and paste that one since recovered from surgery. Perfect. And in terms of the treatment received there again popped out of surgery. Do they give physio for the shoulder as well?

[38 minutes 24 seconds][Customer] : Yeah, that was, that was actually a bit longer than me, a lot longer than we need because it was longer, longer recovery.

[38 minutes 29 seconds][Agent] : No, that's right. How long did you do physio for there?

[38 minutes 30 seconds][Customer] : That was that was six months for the witch holder.

[38 minutes 35 seconds][Agent] : Six months. Yep, that's all right. Six months after and then same thing. Do they give you painkillers but you just chose not to use them? Yeah.

[38 minutes 36 seconds][Customer] : Yeah, Yeah, I didn't take it.

[38 minutes 42 seconds][Agent] : Beautiful. No, that's probably the best way anyway. Just deal with it head on. Give them painkillers but client didn't use them. Perfect. And then for the shoulder there, mate. How much time did you have off work? Six months off work.

[39 minutes][Customer] : I think that was six months, yeah. By the time they, like they injured it and had to wait and did surgery and then the recovery for three months recovery.

[39 minutes 11 seconds][Agent] : Gotcha. So six months off work from time of injury until date of recovery. Yep. Gotcha. OK. So I was going to. Yeah, that's the next one. The degree of recovery.

[39 minutes 10 seconds][Customer] : So, yeah, at the time I, I was working at Samantha's, yeah, Samantha mining mine machinery and we had to be 100% fit to go back to work, 100%.

[39 minutes 34 seconds][Agent] : That was also 100% beautiful. No, Probably feels good as well. I can't imagine. I haven't dislocated down to my knee many, many years ago. I haven't done my shoulder. I can't imagine the pain in that one because you may imagine you move your arms a lot more. Sorry.

[39 minutes 46 seconds][Customer] : It's probably the worst thing you can do is your children.

[39 minutes 47 seconds][Agent] : Probably the worst one. You could do it. Yeah, right. Well, God, I consider myself very lucky then. But no. Beautiful. All right, So that's everything we need to capture for those two conditions there. So we've got the ACL done, spinal done and shoulder done. It beautiful. We've only got.

[39 minutes 50 seconds][Customer] : It's probably the worst one you can do with your children right there.

[40 minutes 8 seconds][Agent] : Sorry.

[40 minutes 7 seconds][Customer] : OK, what? What one that did be spoiling in 2017?

[40 minutes 13 seconds][Agent] : Yeah. Oh, no. So that's all right. We won't have to do the back condition in this one because that's already captured in that other one that I got done before there. But beautiful. That's all sorted there. Now the next main question paid is just asking about osteoporosis or osteopenia.

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

[40 minutes 30 seconds][Agent] : Nope. And any defective hearing or sight other than which is corrected by glasses or contact lenses. No. Beautiful. OK, that's the biggest section out of the way as well. I appreciate everything so far there mate. We're almost done. This next one's asking other than what you've 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? No Beautiful. Other than what you've already told me about. Are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

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

[41 minutes 11 seconds][Agent] : No. And then last health question for yourself, other than what you've already told me about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury? Yeah.

[41 minutes 22 seconds][Customer] : In my working career, yeah.

[41 minutes 24 seconds][Agent] : So only other than what you've already told me about. OK, no perfect. Because uh yeah, imagine obviously the your ACL back shoulder, that's all covered. This is anything that we haven't talked about.

[41 minutes 26 seconds][Customer] : No, I had a pendicitis. I had an appendicitis when I was 16. I was work. I started work.

[41 minutes 41 seconds][Agent] : Oh God, we could actually capture that. Uh, where are we here? Umm, in where is it? This section here, I'm pretty sure. Let me just double check mate. Umm, I'll just have a look. Is it going to be on the list? Yeah, beautiful. So we've got one on the list here. So from what you've told me, appendicitis slash appendectomy with full recovery.

[42 minutes 15 seconds][Customer] : Yeah.

[42 minutes 16 seconds][Agent] : Yep, beautiful. I'll pop that down there. And that's that sorted. OK. Yes, on the list. Perfect. All right, that's your health questions done there. We've only got 3 left in these. Next two are just a bit about your family's history. So this is only to the best of your knowledge. Have any of your immediate family, living or deceased ever been diagnosed with

Polycystic Kidney disease, Huntington's disease or familial Adenomatous Polyposis? No beautiful 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 the age of 60?

[42 minutes 45 seconds][Customer] : No, no.

[42 minutes 57 seconds][Agent] : No beautiful. OK, that's that there. And the last question, this is just how much of a thrill seeker you are. Just asking. Other than one off events such as a gift certificate or voucher, do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognised airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity.

[43 minutes 27 seconds][Customer] : No.

[43 minutes 26 seconds][Agent] : So I'm on time mate, No thank goodness there as well. Sounds fun but yeah, a bit too dangerous in my opinion. All right, that's the application done and dusted as well. I very much appreciate your time going through that with me as well mate. So beautiful. The application, as I'm sure you would know there, Peter, it does need to be referred for a final assessment obviously to the under rowers. They can have a look at that for us there, there. There is only one below term that's popped up and that's just an exclusion for the back disorder we surgery. So I'll read it out. What it says here, it just says no benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from the spine, including its intervertebral discs, nerve roots, supporting musculature or ligaments. OK, beautiful. So as I said, given that it is a pre-existing condition, it is a bit of a hard one to cover. Look, obviously I don't make the decisions in the end, but just to give you fair warning, it may be the same case of course with the ACL and as well with the shoulder even though there is a full recovery there. But then again given how long ago it was, they may even consider that too. So I don't know exactly what they will say about those two there. OK, beautiful.

[44 minutes 39 seconds][Customer] : Oh, even even me back but within 2000 January 2017, I'd like it.

[44 minutes 45 seconds][Agent] : Yeah, even just I think more so because it is a back condition and it did have to be I guess the severity it was treated with surgery. That's just why they have chosen to exclude that there because it was a more severe one.

[44 minutes 58 seconds][Customer] : That's one good.

[44 minutes 58 seconds][Agent] : But look at any point there payday, you can always ring us up and apply to have these things reviewed if you've got the cover in place with us too.

[45 minutes 3 seconds][Customer] : Thank you.

[45 minutes 6 seconds][Agent] : Beautiful. Now that means we're actually able to have a look at sort of the final terms there. So this is what we're looking at at the moment. Just to recap, the monthly benefit of \$8000, a waiting period of 30 days and a benefit period two years, you're looking at a fortnightly premium of \$317.74. The yeah, let me break it down weekly for you. I'm shocking at this moment. I do apologise. We're already here 3, yeah, yeah. So one about \$158 a week there. How's that work for you?

[45 minutes 10 seconds][Customer] : Yep, look at 100 and 150, 100 and 5000 and 5000 and 58.

[45 minutes 45 seconds][Agent] : Sorry.

[45 minutes 46 seconds][Customer] : That's fully is it really tax adaptable or just part of it?

[45 minutes 49 seconds][Agent] : So I look, it would be, we advise at least speaking to a professional in the field. So if you've got a tax person that does it, I wouldn't be able to advise whether it's fully tax deductible or partially. But I believe there is at least an amount you can get back on tax there. But definitely speak to a professional about that.

[46 minutes 5 seconds][Customer] : All right, well, send an e-mail to me and I'll, I'll just talk to somebody and and get back to you.

[46 minutes 12 seconds][Agent] : Yeah. Well, what else? What I'll do for you, Peter, because we've got some steps I'll need to go through to get that referred and so we can at least have the final outcome because this is just before it gets referred. But was that price, how's that sending for you at the moment there? Was that something that could work for you or do you want to have a look at some different terms to try and change those prices?

[46 minutes 26 seconds][Customer] : Well, it could. What? What would lower it?

[46 minutes 32 seconds][Agent] : So the things that are going to lower it is if we change the monthly benefit amount down to 7000, that should drop it. It'll drop the prices by a little bit.

[46 minutes 40 seconds][Customer] : Yeah.

[46 minutes 39 seconds][Agent] : Changing the benefit period from 2 years down to one year, that'll also make it cheaper for you.

[46 minutes 44 seconds][Customer] : Hello.

[46 minutes 44 seconds][Agent] : And then as well, extending the waiting period there, which is not I guess, ideal in most cases, but going from a 30 day to a 90 day can change it dramatically there too. Four. So it's the 90 days and then that extra 30 days. That's about, yeah, four months time.

[46 minutes 52 seconds][Customer] : Probably 90 days will be 6 months before you get any money done. Four months?

[47 minutes 6 seconds][Agent] : Yeah. Yeah, you can leave it at 30.

[47 minutes 2 seconds][Customer] : Yeah, four months at school, yeah, I'd still leave it at the month you got.

[47 minutes 7 seconds][Agent] : That's fine.

[47 minutes 9 seconds][Customer] : So that's for 60 days before you get any money and and you know, like it's dependent on working car at the time you and you might be stretching, like maybe you have to stretch a bit to even get out 60 days, you know what I mean?

[47 minutes 24 seconds][Agent] : Yeah, no, of course. So we can leave that the waiting period of 30 days. That's fine. Do you want to have a look at the benefit period of one year?

[47 minutes 31 seconds][Customer] : Yeah, it can do that.

[47 minutes 32 seconds][Agent] : Yeah, because that should drop it down. It'll just take me a second because I'll have to reapply that application to it, but that should drop it definitely below the \$300.00 mark. I think, look, it's kind of circumstantial, but we should hopefully be looking around. Oh, actually there. So it works out to be \$245.89 fortnightly for a benefit period of one year.

[47 minutes 37 seconds][Customer] : Yep, better, better 125 a week.

[47 minutes 57 seconds][Agent] : Yeah, Yeah. That much better for you there?

[48 minutes][Customer] : Yeah, well, these are these are all you know then both if you like.

[48 minutes 5 seconds][Agent] : Yeah, because I was going to, I was, what I was going to do is actually discuss the options that we've got for you there, Peter, in terms of getting this referred as well. So I'll be able to send some information out your way anyway, because we should have a quick turn around with this one. But that way you've at least got something to read through and obviously, you know, run by, you know, whatever you need to do in terms of process this that the other. But if we do find a price that's suitable for you, now we can actually get this application referred off and have the policy placed on a standby, which essentially just means that if they come back with no changes, we can simply just accept it and put your cover in place automatically. But of course, if there are any changes to be made, which the only things I'm thinking that that will happen will be due to obviously the like ACL and shoulder is that they'll probably just pop those exclusions on. And if you're still happy with the cover, I'll just have to give you a buzz and update you obviously let you know what's happened. And then if you're still happy with it, you can accept it, have the cover put in place that way as well. So it just makes it a much quicker process in terms of that bit.

[49 minutes 2 seconds][Customer] : No worries.

[49 minutes 3 seconds][Agent] : So with that paid, I'd look, if you're happy to go that direction, mate, I can get that all sorted for you today. If we pick obviously an amount that seems to be better for you price wise there.

[49 minutes 14 seconds][Customer] : Yep, no worries.

[49 minutes 18 seconds][Agent] : So would you, if you were to help obviously start the policy there, do you think you'd want to work at the two year benefit. Or the one year benefit.

[49 minutes 31 seconds][Customer] : I'll probably just go the one year.

[49 minutes 33 seconds][Agent] : One year.

[49 minutes 44 seconds][Customer] : Yes.

[49 minutes 34 seconds][Agent] : And look, if circumstances change, mate, there's no harm in giving us a call at a later stage and you can simply just, you know, apply to have these things reviewed

and obviously look at changes that we can make as well down the track there too, right? Beautiful. So what we can do in that sense there? Let me just reapply this application. That way we'll be able to get that sent off to him. Now the other thing is just to mention that are included in this policy. So there's a rehabilitation benefit along with a final expenses benefit. Now the final expenses, mate, that just pays out \$10,000 in the event that you would have passed away at no additional cost. Also not at no additional cost, \$10,000 in the event you were to pass away. So it's included in the policy there basically a funeral insurance you get just more so I guess you know, bit of courtesy from our end, knock on wood that was happened. You are able to nominate a beneficiary or beneficiaries for it. That just comes out on a form too.

[50 minutes 29 seconds][Customer] : Alright.

[50 minutes 27 seconds][Agent] : The other thing to take into consideration is, of course, how the premiums work now they are stepped, meaning that they will generally increase each year as you age. And I'm just lighting this up here. I'll be able to show you an example of what that looks like. So where are we? So what do I say this year starts off fortnightly \$245.89 and that'll be for the 1st 12 months and then after the policy anniversary updates as an indication to \$268.96. And that's given that you make no changes to the terms there.

[51 minutes 5 seconds][Customer] : What are you?

[51 minutes 4 seconds][Agent] : OK, OK. Now if you do ever get curious, you will be able to find all information about our premium structure on our website. Now if you're happy with the 245, they're paid just to keep you insight on the steps that we go through. I'm more than happy I've got that quote on its way as well. You can have a read through that and obviously wait until the underwriters come back with a final decision. More than happy to do that. But the alternative that I mentioned is having the policy placed on standby. So we go through the steps as if we were setting up the policy. You actually get to pick the first payment date yourself. So it can be anywhere from, I wouldn't say today because we'll wait for them to come back, but anywhere from today essentially up until 30 days away, you actually get to pick the first payment date. So you can line it up with a schedule that's much easier for yourself. And then from that first payment that's made, you do as well get a 30

day cooling off. But that means once the policy is put in place, you'll get your personal information sent out to you via e-mail, takes about an hour, and then via post takes about two to five business days from when you get that e-mail.

[52 minutes 2 seconds][Customer] : Alright. Yep.

[52 minutes 3 seconds][Agent] : So were you happy with getting that all placed on standby there, basically having it set up?

[52 minutes 7 seconds][Customer] : Yeah. No, that's Yep.

[52 minutes 9 seconds][Agent] : Beautiful. All right, so where are we here? I'll just read this off to you here. So the commencement of your cover will be subject to final assessment by the insurer. If the insurer approves cover without any changes. Are you happy for me to record your acceptance of this policy now? And we'll send out all the policy information to e-mail and postal address. Oh, OK, really. So let's jump into this screen here. As I said, mate, happy to work around whatever suits you best there. Furthest we can push. Just to let you know, you can pick any days in between. Furthest we can pop the first payment would be the 13th of October. In the next couple of days or weeks. Of course, though, what would work best for you?

[52 minutes 48 seconds][Customer] : Yeah, I'm good.

[52 minutes 44 seconds][Agent] : That's why it is. No.

[52 minutes 49 seconds][Customer] : I just, I went.

[52 minutes 55 seconds][Agent] : Which day was that? Sorry mate.

[52 minutes 59 seconds][Customer] : Oh. Well, say probably the 8 of October.

[53 minutes 28 seconds][Agent] : 3rd of October on the Thursday, yeah, yeah, I can do that for you mate. That way we'll definitely look what time is it now? About 4-16. We may be lucky in hear back from them just because they do knock off at 5:30 usually around 5530. So I'm hoping they can have a quick look at this one for us today. Hopefully have an outcome. Otherwise worst case it'll be Monday. I'm in at 12:00 on that day and I work up until 8:00 PM as well. So I'll be able to call throughout that time just to advise you of if there are any changes of course to that.

[53 minutes 56 seconds][Customer] : If you do have to call me on Monday, make it after 6:30

because I work till 6:30 on my part. Monday next week.

[54 minutes 3 seconds][Agent] : Easy done. No, no, you're right mate. So what we'll do umm, here? I'll just leave a little note for myself after 630, you said there.

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

[54 minutes 12 seconds][Agent] : Yep, beautiful. Just in case it does come down to that for us there. All right, so pick the third of the 10th and then that'll just be from that day starting at the first payment and then every fortnight on the Thursday following the last two steps we just need to go through to get this on standby is not done a preferred method of payment. So that way once it's in place, once the day rolls around, we can make sure the insurance is up to date. You are covered in the meantime, by the way, sorry there, Peter. So from when it gets accepted, even before the first payment, you're still protected. But this is just so we can make sure that furthermore the insurance will be up to date. And then all I need to do is read out a final declaration to you, which just sums everything up in a much more format of it. But we've got two options for you in terms of payment. So either it'll be a direct debit from a BSB and account number, or you can use a card which would be easier for you at the time being.

[55 minutes 4 seconds][Customer] : Probably. Probably debit, I guess.

[55 minutes 10 seconds][Agent] : Yeah, we can do that. If you want to change it at any time in the future, you can. There's not much difference. There's no card surcharge. But I guess look, just with bank details, it may be easier in case cards expire or get stolen, that sort of thing.

[55 minutes 21 seconds][Customer] : Yeah, alright.

[55 minutes 22 seconds][Agent] : Easy done. Well, we'll pop that down now. Would that be a savings or check account for you, Peter?

[55 minutes 28 seconds][Customer] : I understand.

[55 minutes 29 seconds][Agent] : Savings. And then I'll just confirm. I imagine while you're grabbing those details there, the account name. It was just under Peter. Do I have it right the first time? Sorry, mate. Was it Descent?

[55 minutes 38 seconds][Customer] : Yeah. No, definitely.

[55 minutes 39 seconds][Agent] : Descent. I'm so sorry, mate. You probably get that all the time. I do apologise. Descent. But yeah, that account's under your name there.

[55 minutes 39 seconds][Customer] : Yeah, yeah.

[55 minutes 47 seconds][Agent] : Yeah. OK. Wonderful. Now I'm in no rush. I'll wait till you're already there. We'll just have to pop down the BSB and account number for you.

[55 minutes 57 seconds][Customer] : Yeah. 064709 Yep.

[56 minutes 1 seconds][Agent] : 064709 Yep, that was with the Commonwealth that popped up. Yeah, OK. And then just the account number lastly there, Peter, I'll just read it back to make sure. So 10367158.

[56 minutes 11 seconds][Customer] : 1036, 7158 Yep.

[56 minutes 22 seconds][Agent] : OK, really appreciate that, Peter. I'll just make sure I have covered absolutely everything else up. Perfect. The other thing just to keep in mind there, Peter, once it's all in place, we actually provide our customers with a cash back reward and that's called our real reward. So it means following your first policy anniversary date, we're going to refund you 10% of the premiums you've paid in that time. And if we go based off this cover here, you end up getting back \$639.31 from us. Beautiful. So yeah, just our way of saying you. Thank you, saying thank you. Sorry for staying with us for the first year. That will just be debited back into your account there. But other than that, that's everything there. We'll just go through the declaration now. I'll just quickly double check with you, mate. Do you have any other questions for me today? No.

[57 minutes 6 seconds][Customer] : No, I don't really.

[57 minutes 8 seconds][Agent] : OK, Beautiful. That way we can get this sent off ASAP, hopefully get an outcome in the next hour. All right, so and just to make sure, sorry, it was decent.

[57 minutes 16 seconds][Customer] : Yeah, that's it.

[57 minutes 17 seconds][Agent] : Yes, thanks. Thanks mate. So thank you Pacer Descent. 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 Live Free of Australasia Limited, whom we will refer to as Hanover.

Hanover has an arrangement with Greenstone Financial Services whom I will refer to as GFS trading as real insurance 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. Hanover has set a target market determination for this product, which describes the type of consumers this product is designed for. Distribution practices are consistent with this determination and you can obtain a copy on our website. Now I just need to remind you of the duty to take reasonable care that you agreed to. So can you please confirm you have answered all of our questions in accordance with your duty? Yes or no?

[58 minutes 14 seconds][Customer] : Yes.

[58 minutes 14 seconds][Agent] : Beautiful. And then it says we may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. The accepted cover pays provides the following insurance cover for Peter Descent, a monthly and short amount of \$8000 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 in the monthly and short amount as your income benefit is limited to 70% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources. There is a final expenses benefit of \$10,000 paid to your beneficiaries if you would if you pass away while your policy is in place. In addition to the standard exclusions contained within the PDS, the following exclusions apply to paid a decent income protection benefit. No benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from the spine, including it's invertebral discs, nerve roots, supporting musculature or ligaments. 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 generative terms to be reviewed at any time by calling us. Your cover expires on October 3rd, 2035, 12:00 AM. Your premium to your first

year of cover is \$245.89 per fortnight. Your premium is a step premium, which means it will be calculated at each policy anniversary and will generally increase each year. Included in your premium is an amount payable by Hanover to GFS of between 37% and 51% to cover costs. Your premium will be debited from your nominated bank account in the name of Peter Dessent, which we 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 existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. Lastly, it just states that we have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. So thank you very much for your patience there mate. I've just got the last two questions, then we'll be done and dusted for today.

[1 hours 1 minutes 2 seconds][Customer] : Yep.

[1 hours 1 minutes 2 seconds][Agent] : The first one's just confirming. Do you understand and agree with the declaration, yes or no?

[1 hours 1 minutes 6 seconds][Customer] : Yes.

[1 hours 1 minutes 7 seconds][Agent] : Perfect. And lastly, 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? Sorry, just one more time.

[1 hours 1 minutes 18 seconds][Customer] : No.

[1 hours 1 minutes 19 seconds][Agent] : No, Perfect. Thank you so much there mate. I'll just accept the declaration. We'll get that flipped off to the underwriters. So yeah, hoping we can hear back from them. Of course, today, if not Monday, I'll leave it to last at 6:30. If there's any changes to run by them, we can just get it put in place on the Monday instead there too.

[1 hours 1 minutes 34 seconds][Customer] : No worries.

[1 hours 1 minutes 33 seconds][Agent] : OK, easy done. Well, look, I appreciate, I know you've spent about just over a little bit over an hour with me there, Peter, but very much appreciate the time out of your day. I'm glad I was able to help get that sorted. Fingers crossed. As I said, we do hear back from them in the next hour or so.

[1 hours 1 minutes 48 seconds][Customer] : Yeah. Now for one over if they have, pretty sure you know that's where we looked after the income.

[1 hours 1 minutes 59 seconds][Agent] : Oh, gotcha. Look, they do because Hannah, the underwrite for a range of insurances. Obviously amongst us there's another range of different providers they do underwrite for. But yeah, they're pretty, they're pretty big company.

[1 hours 2 minutes 18 seconds][Customer] : Right.

[1 hours 2 minutes 12 seconds][Agent] : They're one of the, I think they're in the top three largest reinsurers in the world off the top of my head, but they've been operating in Australia. Goodness, I want to say since 98 I can Fact Check that for you myself.

[1 hours 2 minutes 18 seconds][Customer] : Oh yeah, you're not. Oh yeah, yeah, I'm pretty sure some over were the ones that they've done. Yeah. They they they had what was we had it was a union based one. It was yeah. The Hanover was underwritten for that. On tour of it, yeah.

[1 hours 2 minutes 41 seconds][Agent] : OK, right, right. Look, it's fairly big. You know, some people ring up, they say I'm with this company, they're under my head over. I get surprised every time because I have no idea. Gotcha. Well, yeah, I just, I've looked up here. I was just, I knew I was very close. So Hanover, they've been in the Australian market since 94. They've been here for a while. They have just as well get Peace of Mind. Obviously they go to Standard and Poor's insurer, financial strength of a, A minus, which means very strong in that sense as well. So I'd say obviously trustworthy there. There's a bunch of information that you'll receive about them too in the Financial services guide if you ever get curious. Obviously you want to know a bit more about them there.

[1 hours 2 minutes 57 seconds][Customer] : For the one of what what I had, yeah, no worries.

[1 hours 3 minutes 30 seconds][Agent] : Beautiful. Other than that, that's all sort of for you there. As

I said, I appreciate the time very much. Not too sure if you were in the middle of work or multitasking or day off.

[1 hours 3 minutes 39 seconds][Customer] : Well I'm actually trying to fix it. Looks like for for me son.

[1 hours 3 minutes 44 seconds][Agent] : Oh, got you, got you. No, that. Well, look, I appreciate multitasking there mate. Very, very good stuff. But yeah, look, I'll leave it with you. I'll send off in the meantime anyway. I'll send out a quote to you just so you've got something to have a look at as well in the interim. But yeah, either today or Monday, Sorry. We'll have an outcome for you there.

[1 hours 4 minutes 3 seconds][Customer] : No worries.

[1 hours 4 minutes 2 seconds][Agent] : OK, no worries. Well, look, enjoy the weekend ahead there mate. And yeah, if we don't get the chat, it's been a pleasure.

[1 hours 4 minutes 9 seconds][Customer] : Alright mate, Thanks.

[1 hours 4 minutes 10 seconds][Agent] : Cheers. Bye. Bye.

[1 hours 4 minutes 11 seconds][Customer] : So yeah.