

[10 seconds][Customer] : Hello.

[11 seconds][Agent] : Hi, it's mech calling from rent insurance. Wondering if uh, Daniel was available please.

[16 seconds][Customer] : Yeah, it's me. How are you?

[18 seconds][Agent] : Doing very well, Daniel yourself.

[21 seconds][Customer] : Not too bad. Not too bad. Thank you.

[23 seconds][Agent] : The reason for my call there is we could see you're on our website, they're looking into some income protection. So here to provide you with the pricing and that information there. So just first to let you know that all of our calls are recorded. Any advice that I do provide is general and they chop and may not be suitable to your situation. And can I confirm I'm speaking to Daniel? And then is it, uh, de Lizos? Yep, your date of birth, the second of the 3rd 1987 and you are a male and an Australian residence.

[44 seconds][Customer] : Yes, me, Correct, correct.

[56 seconds][Agent] : Beautiful. Daniel, what has made you think now is the time to get that income protection and price for yourself? But because I opened the business and uh, Yep.

[1 minutes 3 seconds][Customer] : Well, because I opened the business and uh yeah, I was just thinking it's better to be covered no matter what happen.

[1 minutes 11 seconds][Agent] : So is this the first time opening a business for yourself?

[1 minutes 14 seconds][Customer] : Yes, yes.

[1 minutes 15 seconds][Agent] : Oh, congratulations. What do you do there for that business? It's uh.

[1 minutes 18 seconds][Customer] : It's a journey. Kitchen cabinetry. Yeah, it's mostly like kitchen and renovation.

[1 minutes 24 seconds][Agent] : Beautiful, beautiful.

[1 minutes 29 seconds][Customer] : Alright, thank you.

[1 minutes 26 seconds][Agent] : Umm well, look, I have I have you guys all the best for yourself there and obviously that's OK. So look, obviously what I'm here to do and obviously with that

business you would be a self-employed uh. Is that correct?

[1 minutes 37 seconds][Customer] : Yeah, Yeah. But I still don't have like the Pty. I'm still like as a sole trader.

[1 minutes 36 seconds][Agent] : Yes yes, but I think I'll have like PPY I'm still uh like uh, Soltraina, that's fine. That's perfectly fine. No problems at all.

[1 minutes 46 seconds][Customer] : Yeah, OK.

[1 minutes 47 seconds][Agent] : So, umm, what we can do with that one is there, uh, we can, obviously when we go through those health questions, there is a question in regards to that one there. So we'll pop the relevant questions in for that one. But before we do that one with the income protection, are you looking to obviously, would that one be, you know, purely in place to help cover for any of your living costs or your salary? Uh, and obviously is there a mortgage you're also looking to protect? Uh, I don't have any mortgage at the moment. Yep.

[2 minutes 12 seconds][Customer] : Oh, well, I don't have any mortgage at the moment, but so I, I really, yeah, I really don't know how it works, but what I, what I'm looking for is just a protection from myself.

[2 minutes 16 seconds][Agent] : Uh, it's purely, yeah, I really don't know how it works, but what I'm, what I'm looking for is just the protection of my head whenever I get injury. Yep.

[2 minutes 25 seconds][Customer] : Whenever I get injury, I I would like to be covered.

[2 minutes 27 seconds][Agent] : I, I would like to call the of course, but that's exactly what the company is going to provide. So what it is going to provide is a monthly income benefit paid directly to you if you were unable to work due to a disabling sickness or injury and you suffer a loss of income.

[2 minutes 43 seconds][Customer] : Yeah, OK, OK.

[2 minutes 43 seconds][Agent] : What the Income Protection is designed to do is help cover for your bills and any of your living costs if your salary is interrupted whilst you are able to work and obviously make an income now, as long as you work at least 15 hours per week in paid employment, you can apply for the income protection now. What we offer is an income benefit of up

to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000. Now, Daniel, that will be salary dependent. So we'll just need to know what the annual income pre tax would be and then we can work out how much we can provide for you. Then what we would, uh, I mean, it's actually different because, you know, I get invoices, different invoices and different amount of invoices every year.

[3 minutes 24 seconds][Customer] : Well, yeah, I mean, it's actually different because you know, I get invoices, different invoices and different amount of invoices every year.

[3 minutes 35 seconds][Agent] : But let's say this time over the.

[3 minutes 34 seconds][Customer] : But let's say the turnover will be. I didn't check that, but let's say maybe up to gross pay.

[3 minutes 51 seconds][Agent] : So it's so it'd be pre tax income.

[3 minutes 50 seconds][Customer] : You mean MMM, let's say 150?

[3 minutes 56 seconds][Agent] : So what say this is what you would make before you pay tax, let's say 150,000, that's fine. So what we'll do, we'll pop 150,000 in just a little bit later on. Umm, So what we would then do is ask you some health and lifestyle questions over the phone to see if you are approved and if so, on what terms. We can offer the cover to you. Now, Daniel, once that cover is in place, it will cover you until your policy anniversary following your 65th birthday. Now keep in mind that there are some exclusions that apply as outlined in the PDS. Now also keep in mind that the with the premiums that you pay there for income protection, they are generally tax deductible as well, which can actually make it more cost effective for you.

[4 minutes 45 seconds][Customer] : OK, OK.

[4 minutes 46 seconds][Agent] : Now let's jump through the duties based assessment. Now all this duties based assessments does is just checks what you do there as an occupation. I know I need to like a cabinet a kitchen fill out, but we still just have to ask it. So before answering any of our questions, it is important you're aware of your duty to answer all of our questions accurately and honestly. Failure to do so could impact your cover at claims time. So it just says here, do you work 15 hours or more per week?

[5 minutes 16 seconds][Customer] : More, more. More.

[5 minutes 17 seconds][Agent] : Thank you. So we'll with with these questions here, they will be all just yes and no questions. So is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environments?

[5 minutes 22 seconds][Customer] : OK, Click an environment. Yes.

[5 minutes 38 seconds][Agent] : What do we say?

[5 minutes 38 seconds][Customer] : You want me to say yes, yes or no?

[5 minutes 39 seconds][Agent] : Yes, yes and no. Yes. So each question is yes and no.

[5 minutes 42 seconds][Customer] : Oh, OK.

[5 minutes 42 seconds][Agent] : So with this next question it says 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? No.

[5 minutes 48 seconds][Customer] : No, no.

[5 minutes 55 seconds][Agent] : And do you perform heavy physical duties, use heavy machinery or drive a vehicle? Thank you. And are you qualified, skilled or semi skilled or hold the required licenses to perform your role? Yes or no? And do you work in any of the following fields? Aviation as a pilot or crew, entertainment industry or sporting industry, Air Force, Army, armed forces or do you handle explosives? No, thank you. And do you regularly work underground or underwater, work at heights above 10 meters, work offshore or carry a firearm?

[6 minutes 1 seconds][Customer] : No, Yes, no, no.

[6 minutes 34 seconds][Agent] : Thank you. So that's the duties based assessment here. Now, have you had a cigarette in the last 12 months? Say again Sir, have you had a cigarette in the last 12 months?

[6 minutes 44 seconds][Customer] : Say yes, sorry, no, no, no.

[6 minutes 50 seconds][Agent] : Thank you. And with this one here it says are you currently employed or self-employed?

[6 minutes 58 seconds][Customer] : Self-employed.

[6 minutes 59 seconds][Agent] : So the pre tax income is your share of annual income event in the business before tax directly due to your own personal efforts. Unless any business expenses and excluding super contributions, this is the amount that the business would otherwise cease earning in the event that you were to be unable to work due to a disability. So to see what is your annual pre tax income, you mentioned me to me that was 150,000 of 150,000 in and now with that one here based on your duties and income you can select a monthly benefit amounts. So this is what we will pay to you if you were to have that disability or sickness. So you can choose a benefit amount from \$1000 up to the maximum of \$8750 per month. So which benefit amount would you like me to? Quite sure. From 1000 to 15,000, sorry, from \$1000 to the maximum of \$8750. So we can look anywhere in between those levels.

[7 minutes 53 seconds][Customer] : So from 1000 to 15,000, OK, let's do. Let's do like 6000.

[8 minutes 10 seconds][Agent] : So what did you feel 6000? OK, let's pop in for 6000 for that one. Now the next step here is the waiting period. So the waiting period is the non payment period that you must wait before the income benefit is payable after the insured event. You can choose 30 days or 90 days. Please keep in mind the income benefit is paid monthly in arrears. This means if you choose a 30 day waiting period, your first payment would be 60 days after you were first eligible to claim. So which waiting period would you like me to select? A 30 or a 90 day?

[8 minutes 57 seconds][Customer] : What's better?

[8 minutes 59 seconds][Agent] : Well, it's completely up to you. It's, it's how umm. So again, with a 30 day waiting period, the first payment would be, uh, 60 days, where with a 90 day, the first payment wouldn't be for 120 days.

[9 minutes 11 seconds][Customer] : Let's do 30.

[9 minutes 13 seconds][Agent] : Thirty. OK, The next part is the benefit. So what the benefit. Is, it's the maximum amount of time that we will pay the income benefit for anyone injury or illness. So you can choose a benefit period from one, uh, sorry, six months, one year, two years or five years. So which benefit. Would you like me to select this?

[9 minutes 40 seconds][Customer] : So is this, I mean, I didn't get this point.

[9 minutes 42 seconds][Agent] : Uh, I mean, I, I didn't get this point.

[9 minutes 45 seconds][Customer] : So what's this for?

[9 minutes 45 seconds][Agent] : So before the, the how, how long is gonna last my benefit.

[9 minutes 46 seconds][Customer] : Is that that how long is it going to last my benefit.

[9 minutes 50 seconds][Agent] : Correct.

[9 minutes 50 seconds][Customer] : The maximum.

[9 minutes 51 seconds][Agent] : So what would happen with the benefit. So if you were to obviously sustain a disabling sickness or injury, this is how long that we would pay the \$6000 a month to you.

[10 minutes 4 seconds][Customer] : Ah, OK.

[10 minutes 4 seconds][Agent] : So if you chose a six months, we pay it for six months. If you chose a one year, would pay it for one year. It's all depending how long that you feel that you would need that benefit amount to be paid to you.

[10 minutes 15 seconds][Customer] : Uh, let's start from six months, I mean.

[10 minutes 14 seconds][Agent] : Uh, let's talk for last six months, OK, Yep. OK, let's pop it in for six months. Now the next step for you here is to take you through the health and lifestyle questions as the price and any terms of cover is actually determined on the outcome of those questions. So let's take you through that one there. Now if you are accepted, Daniel, what we are going to do is post an e-mail, all of these documentation off to you there in full. So what would be your post code there in NSW 2022? Yep. And I've got Bondi Junction or Queens Park. Which one would be your suburb? And what's your address in Bondi Junction? Unit 36, Unit 3617, Yep. 23, Yep.

[10 minutes 49 seconds][Customer] : 2022 So if Unit 36, 17 to 23 Newland St.

[11 minutes 7 seconds][Agent] : New Orleans St. Beautiful. And is your postal address also the same as your home address?

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

[11 minutes 14 seconds][Agent] : Yes, thank you. There is just a very small statement I just now need to read off to you before we do start the questions. Everybody does go through the exact same statement and all it is going to just outline is just your duty just to make sure when you do answer

these questions that you do answer them there truthfully.

[11 minutes 36 seconds][Customer] : Yep.

[11 minutes 36 seconds][Agent] : So 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 publicity tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By proceeding, you understand you're applying to purchase a income protection policy and as such you have a duty to take raiseable 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, decline a claim, or make adjustments to the terms and conditions of your policy. It just says here, do you understand and agree to your duty, yes or no?

[12 minutes 52 seconds][Customer] : Yes.

[12 minutes 53 seconds][Agent] : Thank you. Now, Daniel, with all of these questions, they all are yes and no questions, just excluding the heights and weights. So what I will do, I'll read H question of T then nice and slow. And if something's not making sense or you want me to give you a definition, please just ask me and I'll be happy to help you out. So have you been hospitalized for COVID-19 in the last 12 months? Or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days?

[13 minutes 15 seconds][Customer] : UK no.

[13 minutes 31 seconds][Agent] : Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia? Thank you. Does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? Yep. So does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? No. Now

are you a employed or B self-employed? Do you own a business or are you a contractor?

[13 minutes 37 seconds][Customer] : Citizen of Australia, yes, Say again, sorry, no self-employed, I am the business.

[14 minutes 13 seconds][Agent] : I am the chief man. Yep. Thank you. And have you been in your car business for at least 12 months? OK. And has your business been profitable? Yes, thank you. And if you were to become disabled and unable to work, would your business continue to generate income for more than 60 days?

[14 minutes 22 seconds][Customer] : Yes, yes, yes.

[14 minutes 38 seconds][Agent] : Do you want me to write that one to you again?

[14 minutes 47 seconds][Customer] : Yeah. No, I think I understood that.

[14 minutes 50 seconds][Agent] : OK. So, So what it's saying is if you were to become disabled, so if if you are unable to work, so if you were to become disabled and unable to work, would your business continue to generate income for more than 60 days?

[14 minutes 49 seconds][Customer] : Yeah, I will just think, yeah, yes, yes.

[15 minutes 5 seconds][Agent] : Thank you. Now do you have a second occupation that generates a taxable income and have you ever been declared bankrupt or placed into receivership, involuntary liquidation or under administration?

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

[15 minutes 21 seconds][Agent] : Now 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 reach in order to continue with the application. The system does not allow me to enter any approximate figures, words or heights and weights ranges. So it just says here what is your exact height in either centimeters or feet and inches, 180 centimeters?

[15 minutes 50 seconds][Customer] : 180 centimeters, yeah.

[15 minutes 54 seconds][Agent] : And what is your exact weight in either kilos, pounds or stones? Thank you very much. To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS?



[16 minutes 2 seconds][Customer] : 82 kilos, No.

[16 minutes 16 seconds][Agent] : Do you have definite plans to travel or reside outside of Australia, IE booked or will be booking travel within the next 12 months? Yes. OK. And it just says which countries do you intend to travel to or reside in?

[16 minutes 29 seconds][Customer] : Yes, Italy.

[16 minutes 35 seconds][Agent] : Italy, Italy. Beautiful. Is that all, uh, as far as I know from now, yeah. OK, beautiful.

[16 minutes 44 seconds][Customer] : Well, as far as I know from now, yeah, maybe.

[16 minutes 50 seconds][Agent] : OK, that's fine. No problems at all. And when you do go to Italy, will you be overseas for longer than three consecutive months?

[16 minutes 48 seconds][Customer] : Maybe it could change and you never know, no?

[17 minutes 1 seconds][Agent] : Thank you. And have you experienced any unexplained SO reasons why you don't know weight loss of more than 5 kilos in the last 12 months? Thank you. I'll load the next question up for you here. It's just going to ask, do you have existing income protection cover? Next round of questions is in regards to medical questions. They all are still yes and no's. Now each question has a couple parts to them. Again, I'll rate them nice and slow. They will just require a yes or no. But have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following cancer, tumour, mole or cyst, including skin cancer, sunspots, Melanoma or leukaemia? Have you ever had an abnormal PSA test or an enlarged prostate?

[17 minutes 11 seconds][Customer] : No, no, no, sorry, no, no.

[18 minutes 1 seconds][Agent] : Stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure, high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting, Diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis already disorder of the liver, stomach, bowel, gallbladder, or pancreas.

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

[18 minutes 35 seconds][Agent] : 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. Any illegal drug use, abuse, or prescription medication or received medical advice or counseling for alcohol consumption. Disorder of the kidney or bladder. Blood disorder or disease. Asthma or other respiratory disorder, excluding childhood asthma, back or neck pain or disorder no. Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome, or fibromyalgia no. Joints or muscle pain. Ligament injuries, including replacement or reconstructive surgery no. Osteoporosis or osteopenia? No any defect of hearing or sights other than which is corrected by glasses or contact lenses.

[18 minutes 44 seconds][Customer] : No, no, no, no, no, no, no, no, no, no, no, no, no, no.

[19 minutes 50 seconds][Agent] : Now, 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 biopsies? Yes or no? Yes, OK, and it just says here what condition required the medical examination or advice. Well, I've done the, the ultrasound last one, it was for, umm, let me tell you. Yep.

[20 minutes 11 seconds][Customer] : Yes, I've done the the ultrasound last one it was for, I can tell you it was for was in the left up and neck was lymph or not.

[20 minutes 38 seconds][Agent] : The, the left of the neck was, uh, leaped for all what? What, what was it? Sorry, lymphoma. Yeah.

[20 minutes 44 seconds][Customer] : Yeah. Lim Fadenova, Lim. Sorry Lim Fadenov Patti.

[20 minutes 45 seconds][Agent] : OK, yeah, OK. And was that one. So that was like, uh, that was on the next. So was it like a little cyst was it or just a little lymphoma?

[21 minutes 2 seconds][Customer] : I've been telling me it was just a little but it was fine.

[21 minutes][Agent] : But it was fine. Yep.

[21 minutes 5 seconds][Customer] : They told me to to leave it.

[21 minutes 7 seconds][Agent] : OK, so it's a little lymphoma. So that's sort of like a little, uh, like a

little like it, it's more like a cyst.

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

[21 minutes 13 seconds][Agent] : So, umm, yeah. So I, I mean, we can go back and we can put it under cyst if you're happy for that for, to go under as a cyst.

[21 minutes 23 seconds][Customer] : Yeah.

[21 minutes 24 seconds][Agent] : OK, so let's go back then with that one. So if we pop back for you here, so, uh, we can say where it says cancer tumor, mole or cyst, including skin cancer, sunspots, Melanoma or leukaemia, We'll say yes to that question. And then when it comes under mole or cyst, we'll just quickly answer that one for you. But it says based on your response, please answer yes or no. For each of the following it says Melanoma yes or no. And if there's any other form of skin cancer and or sunspots yes or no. And then mole or CIS. OK. And has the mole or cyst been confirmed benign? So non cancerous, yes. OK, that's great. And do you have a current lesion that requires follow up treatment or removal as recommended by your doctor? Yes or no?

[21 minutes 52 seconds][Customer] : No, No, yes, yes, no, no.

[22 minutes 25 seconds][Agent] : Thank you. And it says here tumor yes or no, A tumor.

[22 minutes 35 seconds][Customer] : Which is.

[22 minutes 36 seconds][Agent] : I'll give you the definition of tumor, so just bear with me here. So tumor is let me just pop that one in. So tumor is an abnormal swelling or mass lesion that can be found in any part of the body. So did they say it was a tumor? No. And leukemia, no.

[22 minutes 53 seconds][Customer] : No, no, no, no.

[22 minutes 59 seconds][Agent] : And other form of cancer, yes or no Beautiful. We've popped the CIS slash mole in that, uh, that question for you here. So with the next question, because we already have disclosed, umm, that mole slash assist on the neck there for the ultrasound. We don't need to pop it in this section. So was it just that medical advice that you sought for over in the past three years?

[23 minutes 24 seconds][Customer] : Yes.

[23 minutes 25 seconds][Agent] : OK, So what I'm gonna do then is that one is I'm gonna click no for

that question because we have already popped it in under the moles, uh, under the mole or SIS question. Umm. So it just says here, 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?

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

[23 minutes 49 seconds][Agent] : And other than what you have already told me about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury? Thank you very much. Now the three final questions are going to come up here for you. These next two are just in regards to your, uh, father, mother, brother or sister, and they are going to be to the best of your knowledge.

[24 minutes][Customer] : No, yes.

[24 minutes 16 seconds][Agent] : So it says here 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 adomatis polyposis? Yes or no? Thank you. And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[24 minutes 34 seconds][Customer] : No, no.

[24 minutes 51 seconds][Agent] : Beautiful, Thank you very much. We'll jump into the final question for you here. It's just going to ask here other than one off events so something like a gift certificate or a voucher it says 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 power are shooting mountaineering AB sailing, scuba diving deeper than 40 meters cave or wreck diving or any other hazardous activity. No, thank you very much. So I just wanna go back with the question there that we did go through. So, umm, did they say that it was a lymphoma? OK, so they.

[25 minutes 29 seconds][Customer] : No, no, it's a, it's a, it's not, it's not a lymphoma. It's a, are you called lymph or not?

[25 minutes 48 seconds][Agent] : Oh, lymph, lymph node.

[25 minutes 48 seconds][Customer] : It's yeah, didn't say lymphoma.

[25 minutes 51 seconds][Agent] : Oh, OK, OK, So lymph lymph node. How do I store that one?

[25 minutes 58 seconds][Customer] : Yeah, yeah. Yeah, I think, yeah, I think lymphoma is different.

[25 minutes 57 seconds][Agent] : You have the spelling there on that what I'll need to Yep yeah, that that's OK. Must have been the way that I heard it. So what I'm going to do then is I'm going to go back to that cancel question and click no for that overall.

[26 minutes 17 seconds][Customer] : Yeah, please.

[26 minutes 18 seconds][Agent] : Umm and you said it was a limp. The, the, the lymph nodes. Yep, lymph nodes. Let's just see if I can get that one in there. So the lymph nodes. OK And what was the reason that you had that check? Because, uh, I just passed it.

[26 minutes 21 seconds][Customer] : Yeah, because I just said it touching my finger.

[26 minutes 37 seconds][Agent] : OK, Yep. OK. Lymph nodes. That's OK. Umm, so and how long ago was that?

[26 minutes 39 seconds][Customer] : Yeah, I mean, it's fine now. I've already checked twice.

[26 minutes 48 seconds][Agent] : Yep. So was it longer than three years ago or within three years?

[26 minutes 53 seconds][Customer] : No was, so there isn't. The second cheque was three months ago.

[27 minutes 12 seconds][Agent] : Three months ago, three months ago OK, that's fine. So what we'll do here, we'll just go back to the original question there just for when it says in regards to test for investigations within the last three years, what I'll do umm, we'll just grab a little bit of information for this one here. So I'm gonna put in uh, lymph notes, umm, and I'll just gonna, just gonna ask just a couple questions with this I'll just to make sure that obviously when it comes to the application, we are doing the right thing by you. Umm, so it says please provide the raising for the consultation, including them results.

[27 minutes 46 seconds][Customer] : Mm, hmm.

[27 minutes 41 seconds][Agent] : I'm going to say umm, you said, you say you felt the lymph nodes, uh, felt the lymph nodes and went and had a uh, ultrasounds, ultrasounds and results all came back

clear. Yep, all came back clear. Yep, all results came back clear. And that says when did it occur?

So you said three months ago was the last scan?

[27 minutes 57 seconds][Customer] : Yep, yeah, yeah.

[28 minutes 9 seconds][Agent] : Yep, I go was last scan.

[28 minutes 13 seconds][Customer] : No last scan, sorry. The first one was three months ago. Last scan was last month.

[28 minutes 13 seconds][Agent] : Yep, last month. OK, that's fine. So I put in here. So three months ago was the last checkup. However, the last scan was last month. Yep, uh, last scan was last month and again, all clear. Yep, results were all clear and doctors were not concerned.

[28 minutes 25 seconds][Customer] : Yeah, yeah, yeah, no.

[28 minutes 50 seconds][Agent] : Yep, doctors were not concerned. Yep, beautiful. OK, and this is placed by details of medical tests, so I'm just going to put in here, umm, ultrasound. Ultrasound. Yep. And all results clear. Results clear, Microsoft. Yep. OK. And it says. Is any further investigation or treatment planned? If so, when? Beautiful. All right, and please advise if a full recovery has been made, I can put I can put I can put this one down as NA because it now there was nothing that was really uh, you know, you weren't operated on or nothing like that. So I'll leave this one as NA because you just purely went for the ultrasound.

[29 minutes 19 seconds][Customer] : No, yeah, I mean no, yeah, I mean, I've been told. I've been told if it gets bigger and just come back. But for now, it seems normal.

[29 minutes 41 seconds][Agent] : OK, OK, So what I popped in OK, beautiful. So what I popped in is it felt the lymph nodes. Umm, and he said it was the in the neck.

[29 minutes 57 seconds][Customer] : Yeah, let's stop and.

[29 minutes 56 seconds][Agent] : Was it Yep on his uh on his left upper neck? Yep, left upper neck. OK so I felt the lymph nodes on his left upper neck and went and had an ultrasound and results all came back clear.

[30 minutes 14 seconds][Customer] : Yes. But as I said, as I said, they said if it gets bigger and maybe come back, we'll do another check. So I'm I'm supposed to now it's not getting bigger but I

mean.

[30 minutes 14 seconds][Agent] : Three months ago was a Yep, Yep, yeah. OK, so I'll pop that in as well. So what if I can set the lymph node, umm, on his left upper neck and went and had an ultrasound always that's came back clear. Umm was told, umm, if it gets bigger. So it was told if it gets bigger to come back. Uh, but initially no concerns from the doctor. Is that correct?

[30 minutes 48 seconds][Customer] : No, no, no, no, no. Yeah, Correct.

[30 minutes 51 seconds][Agent] : OK, beautiful initially but initially no concerns. OK beautiful initially no concerns. 3 months ago was the last check up. Last scan was last month and results were all clear and doctors were not concerned, correct?

[31 minutes 6 seconds][Customer] : OK.

[31 minutes 8 seconds][Agent] : Beautiful. Alright, so let me submit the application through for you here. It just takes about, uh, a minute for it to just generate. But look, whilst I am awaiting back the response, everything that I have explained to you that today so far, has that all been clear and understood?

[31 minutes 7 seconds][Customer] : Yeah, yeah.

[31 minutes 26 seconds][Agent] : Yes, beautiful. Alright, let me just pull up the results. What we'll need to do for this one here is we will just need to refer the application off to the underwriter is just to have a look at the for that scan for the lymph nodes. So your application needs to be referred to the underwriter for assessments. Now there was as well just one exclusion that has just popped up. So that's self-employed business, uh, continuity. So it says the income benefit, the in the income protection benefit will be reduced by any income you received or are entitled to receive from any businesses you have an interest in subsequently. So sorry subsequent to the disablement date, this adjustment only apply where the total amounts of the benefit payable plus the ongoing income exceeds 70% of your pre disability income. But now the final price has light up as well. So if you were to be looking at a monthly benefit amount of \$6000 with a 30 day waiting period and a six month benefit. Every two weeks, \$39.23.

[32 minutes 44 seconds][Customer] : That's the amount I have to pay, which would be annually.

[32 minutes 39 seconds][Agent] : So very, very close to the \$20 a week, correct, \$39.23, uh, annually, yeah, I could pop it annually for you. So annually there, that one would work off to be \$1019.88 per annum. So how's that one sounding?

[33 minutes 7 seconds][Customer] : Yes, sounds good. Can I pay? Can I pay annually?

[33 minutes 10 seconds][Agent] : Of course, you can say whether you pay for it annually, uh, for nearly a monthly, the cost does wake up the same, but happy to leave it as annually for you. But what we still need to do is just, uh, send the application off to the underwriters just to have a look at the lymph node, umm disclosure there. But there is some further benefits that we do provide there for the income protection. So we have a rehabilitation benefits along with a final expenses benefit which pays \$10,000 in the event that you do pass away to assist with any sort of funeral costs or other file expenses. So your family can request that \$10,000 if you do pass away there Daniel.

[33 minutes 52 seconds][Customer] : Yeah.

[33 minutes 52 seconds][Agent] : Now your premium is step, which means it would generally increase age or as you age. But as an indication, if you make no changes to the policy, your premium next year would be \$1072.66 per annum, still covering you there for \$6000. And you can also find information about our premium structure on our website. So what I say, what we now need to do is just, uh, send this one off to the underwriter. So, uh, what we do at this point here is we, uh, obviously we'll get everything off to you via the post and also to the e-mail when the underwriters do come back if they've made no changes. So what we do at that point there is, umm, we do let you choose a day in the future for that first annual premium that Daniel, because we do not require you to pay for the cover straight away. So what we can do is we can push that first annual premium up 30 days for you. So no need to pay for the cover today, not tomorrow up to 30 days. So what day did you want us to do that first annual premium bond?

[34 minutes 58 seconds][Customer] : So today is the third. Let's do the 3rd of November or the 1st of November up to 30 days. 1st of November, yeah.

[35 minutes 2 seconds][Agent] : 3rd of November, 1st of November, 1st of November, Yeah, I can do that one for you. So the first annual premium will come out on the 1st of November. However,



when the underwriters do come back, if they have fully approved the cover, that's when the cover will start for you there. So the commencement of your cover will be subject to final, a final assessment by the insurer if the insurer approves cover without any changes. Are you happy for me each record your acceptance of this policy now and we will send out all of your policy information to your e-mail and also postal address. Yes or no? OK, so I popped the first payment in for the 1st of November. What we now need to do is note down a preferred method of payments. So when we do that direct debit or through a card there on the 1st of November, how is that one going to be paid through a direct debit through a Visa MasterCard or through a BSP and account number there? Daniel.

[35 minutes 39 seconds][Customer] : Yes, Visa Visa MasterCard is fine.

[36 minutes 4 seconds][Agent] : OK. And can I confirm that that card is in your name?

[36 minutes 8 seconds][Customer] : The card is in my name.

[36 minutes 9 seconds][Agent] : Beautiful. So what we now need to do is just note down those details. But please don't read anything off just yet. I need to pause the recording because of course, we do not want to capture any of your card details on our recording. So for security purposes, while obtaining your card details, the call recording will stop and we'll recommend after we've collected your details. The. None. Just wait for me to do that one here, OK? So please be advised that the call recording has now resumed for quality and monitoring purposes so I have your email here of your first last name #87@gmail.com. Is that correct?

[37 minutes 58 seconds][Customer] : Correct.

[37 minutes 58 seconds][Agent] : Beautiful. So I'll finalize everything here with that verbal declaration for you there. And then what we'll do is we'll have it off to the underwriters. They should come back quite quickly for me. When they do come back, if they've made no changes, I'll accept that one on your behalf and get everything posted off to you there in full and also to your e-mail. Now how do I pronounce the last name Delisos?

[38 minutes 17 seconds][Customer] : Then it goes correct.

[38 minutes 21 seconds][Agent] : So it says thank you Danielle, uh, uh, Delizos, it is important you understand the following information. I will ask the 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 uh, issued by Hanover Live free of Australasia Ltd, whom we were referred to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I referred to as GFS trading as real insurance to issue an arrange is insurance on us half. Hamneva allows upon the information you have provided when assessing your application that includes the information we initially clicked it from you to provide a quote. Hamneva 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 raiseable care that you agreed to. Can you please confirm you have so all of our questions in accordance with your duty, yes or no?

[39 minutes 25 seconds][Customer] : Ye, yes.

[39 minutes 26 seconds][Agent] : We may from time to time provide office to you via the communication methods you have provided to us in relation to other products and services. By grant this declaration, you consent to allow us to contact you for this purpose until you opt out. You could opt out of this at any time by contacting us. The accepted cover provides the following insurance cover for Danielle Dello's a monthly and short amount of 6000 dollars with a waiting period of 30 days and a benefit period of six months. The monthly income benefit payable in the event of a claim may be less than the monthly insured amounts as your income benefit is limited to 70% of your average monthly income over any 12 consecutive months during the first 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 file expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in place. In addition to the stand exclusions contained within the PDFs, the following exclusions apply for Daniel Delozos uh, Income Protection Benefit. Uh, the income protection benefit will be reduced by any income you receive or entitled to receive from any businesses you have an uh, you have a umm, an interest in subsequent to the

disablement date. This adjustment will only apply where the total amount of the benefit payable plus the ongoing income exceeds 70% of your pre disability income. By granting the declaration, agree to any non stand exclusive loadings placed on your policy and you understand they will remain in place for the life of the policy. You may request any of these alternative terms to be reviewed at any time by calling us. The cover expires on November 1st, 2050, 2:12 AM. Your premium fee of first year of cover is \$1019.88 per year. Your premium is a step premium which means it will be calculated at each policy anniversary and would 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 their credit card which you are authorized to debit from and have provided to us. The policy documentation, PDS and FSG we mailed to you and if you have provided part of us with an e-mail address, your policy documentation will also be emailed to you today.

[41 minutes 55 seconds][Customer] : None.

[41 minutes 55 seconds][Agent] : You should clearly consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and at a premium you may have paid to be refunded in full. Unless you have lodged a claim. There are risks associated with the pricing policies as your new policy may not be identical to your existing cover. We recommend that you not cancel any of this in policy until you have received and have viewed our policy in full. We have the compliance process which you can access at any time by contacting us. Full details are available online and in the documentation. We are sending you. Two final questions here for you. They just require yes and no. It says. Do you understand and agree with the declaration, yes or no?

[42 minutes 36 seconds][Customer] : Yes.

[42 minutes 37 seconds][Agent] : And would you like any other information about the insurance now or would you like me to write any part of the PDS to you? Yes or no?

[42 minutes 46 seconds][Customer] : Yes.

[42 minutes 47 seconds][Agent] : OK, what part did you want me to write off to?

[42 minutes 49 seconds][Customer] : No, no, no. Fine, fine.

[42 minutes 51 seconds][Agent] : OK, that's OK. So if you had questions, I'm happy to answer. But if there were no questions, you could say no.

[42 minutes 50 seconds][Customer] : Sorry, no.

[42 minutes 55 seconds][Agent] : 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?

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

[43 minutes 2 seconds][Agent] : OK, so that one has now been sent off there to the underwriters. As I said, when they do come back to me there, if they've, uh, fully approved that one and made no additional changes, I'll accept that one there on your behalf. But if they come back with just some further questions, I'll be sure to give you a ring back there on 0451309250.

[43 minutes 23 seconds][Customer] : Correct.

[43 minutes 24 seconds][Agent] : Beautiful.

[43 minutes 24 seconds][Customer] : Yes.

[43 minutes 25 seconds][Agent] : Well, look, as I said that that one should hopefully come back nice and quick for us there. Underwriters normally work till about 6:00 PM here. I'm on the late shift to 8:00 PM. So, umm, if you see some documentation in your inbox there, you know there was been no different changes. But if you see a call, umm, it just be purely me bringing to let you know that they might have some further questions. But look, let's start it with the underwriters there, umm, and look, I'll be in contact with you if I need to. If not, I'll send everything off to you via the e-mail and also to your address there in bond deduction.

[43 minutes 53 seconds][Customer] : OK.

[43 minutes 54 seconds][Agent] : Beautiful. Anything else you need from me there today?

[43 minutes 57 seconds][Customer] : No, thank you.

[43 minutes 58 seconds][Agent] : Beautiful. You enjoy the rest of the afternoon. Have a great rest of the week.

[44 minutes 2 seconds][Customer] : All right. Thank you very much.

[44 minutes 3 seconds][Agent] : No worries.

[44 minutes 3 seconds][Customer] : You too.

[44 minutes 3 seconds][Agent] : Bye bye.

[44 minutes 4 seconds][Customer] : Thank you. Bye. Bye.