

[1 seconds][Customer] : Hello.

[3 seconds][Agent] : Hi there Jason, my name is Tom calling from Real Insurance, uh, following up your income protection inquiry I received just yesterday.

[10 seconds][Customer] : Yeah, mate.

[9 seconds][Agent] : Thank you for being #1 uh, Jason here to take you through it in some detail. We'll look through different options and costs and you can let me know what's going to work.

[17 seconds][Customer] : No worries, mate.

[16 seconds][Agent] : OK, excellent. And this is Mr. Jason Wasserman speaking with, is that right? Excellent. And your date of birth I've got is the 11th April 1997, is this correct?

[21 seconds][Customer] : Yes, correct. That's correct.

[28 seconds][Agent] : No problem. OK in mind Jason, all our calls are recorded.

[42 seconds][Customer] : Say again, mate.

[32 seconds][Agent] : Any advice provides general nature amount of suitable to your situation and I can also confirm, sorry, that's logging for you.

[46 seconds][Customer] : Yeah, I can hear you. Yeah, I was just on the highway. Yeah.

[45 seconds][Agent] : Can you hear me? Oh sure. They'll just cut out for a moment.

[49 seconds][Customer] : So yeah, cut it out for a second. Yeah.

[54 seconds][Agent] : No problem. I'm just going to let you know that again, uh, all our calls are recorded. Any advice providers, general in nature amount be suitable to your situation? Umm, and that's nice to confirm you're a male and an Australian resident, is that right?

[1 minutes 2 seconds][Customer] : Yep, yeah, that's great.

[1 minutes 7 seconds][Agent] : Alright, brilliant. Thank you Jason. And, uh, it's certainly good to hear from you regarding income protection. I appreciate you making that inquiry just yesterday. And, umm, I can see you're an existing life insurance policy holder with us.

[1 minutes 18 seconds][Customer] : Beautiful. I am.

[1 minutes 17 seconds][Agent] : So yeah, what's now prompts you look on the income protection side. Thanks, Jason.

[1 minutes 22 seconds][Customer] : Well, I'm I'm an ABN worker, so I if I hurt myself or if I I don't know how it really works. I just wanted to really have a chat with someone and see H how income work income ***** stuff works.

[1 minutes 24 seconds][Agent] : Yeah, make out attention, Yeah. How it works?

[1 minutes 36 seconds][Customer] : Yeah, yeah, I just, yeah, 'cause I, I work at ABN like and I'm a concreteer.

[1 minutes 42 seconds][Agent] : Yeah.

[1 minutes 41 seconds][Customer] : So I there's like days where some, there'll be some months where, well, for instance, the wet season, there's no work, all that sort of stuff. I didn't know if that covered it or how it all works like that.

[1 minutes 53 seconds][Agent] : Good, great question. And uh, I guess just give me an, I'll give you a brief insight on how the cover works and it should answer, umm, decent Chucky questions here. Ultimately, our income protection cover is designed to provide to you a monthly income benefit, umm, in the event that you are unable to work due to either a disabling sickness or injury and as a result of that you suffer a lot of income.

[2 minutes 12 seconds][Customer] : Yep, Yep.

[2 minutes 13 seconds][Agent] : OK, so effectively help you cover your bills, living costs and all those types of things in case your salary is interested. Yeah. At work or outside of work. That's the intention of the policy.

[2 minutes 19 seconds][Customer] : So if I had an accident, if I had an accident or anything at work that would cover OK, beautiful.

[2 minutes 28 seconds][Agent] : Umm, MMM. I mean, it does depend on the nature of your work. I will bear in mind, uh, there is a duty based assessment that we're gonna do to determine the options we can offer. Umm, and that could affect, depending on the nature of the concreting work that could affect the application.

[2 minutes 37 seconds][Customer] : Yep, Yes, of course.

[2 minutes 42 seconds][Agent] : Umm, but there's surely no changes come as a result of that. It

should cover you regardless of whether you are at work or not at work, umm, subject to the term, the policy. OK, umm, now, yes. As a reminder, Sir, uh, if you're unable to work to do a disabling sickness or injury and as a result you suffer a loss of income.

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

[3 minutes 2 seconds][Agent] : And what we're gonna provide is an income benefit of up to 70% of your monthly pre tax income, which can range anywhere between \$1000 up to \$15,000 depending on what you earn.

[3 minutes 14 seconds][Customer] : Yep.

[3 minutes 13 seconds][Agent] : OK, that's per month.

[3 minutes 24 seconds][Customer] : Yes. Yeah.

[3 minutes 16 seconds][Agent] : Umm, otherwise, Jason, with regards to income protection insurance, I mean, you mentioned you work in, uh, you're self-employed, you're under an ABN working in Co in concreting and, uh, with regards to what we determine as your pre tax income, uh, for the purpose of what we offer, ultimately we can use things like, you know, you and the financial year statements, uh, what that was, uh, we go off basically an average from the last 12 to 24 uh, months.

[3 minutes 45 seconds][Customer] : Yeah, no worries.

[3 minutes 44 seconds][Agent] : OK, easy. No, it was. So if something was to happen to you, Jason, you're not working. Umm, are you paying off a mortgage right now? Did you say before? Yeah. OK. Right. But otherwise, you just got a family of your own. Is that the case?

[3 minutes 55 seconds][Customer] : No, not at the moment, sorry.

[4 minutes 1 seconds][Agent] : Do you have a family of your own?

[4 minutes 2 seconds][Customer] : Yes, I've got a daughter and and my partner.

[4 minutes 6 seconds][Agent] : Yeah. Lovely. Fair enough. So I gather. Yeah. You wanna make sure they're still giving me food in the table? Still money flowing.

[4 minutes 11 seconds][Customer] : Yeah, 100%.

[4 minutes 12 seconds][Agent] : Yeah. Yeah. Pay the bills, pay the rent. I bet it. But I got that. I

unders absolutely understand. How's you doing now, mate?

[4 minutes 15 seconds][Customer] : Yeah, 100% on that one. Archie 2.

[4 minutes 22 seconds][Agent] : Ah, but that's good to say. Probably. Oh, no. Especially with the with the girl that young, you know? Yeah, Yeah. Why? You need to make sure you've covered all your bases and I've got the necessary protection.

[4 minutes 32 seconds][Customer] : Oh, definitely. I've been meaning myself for a while, but I didn't have a look at it.

[4 minutes 34 seconds][Agent] : Yeah, yeah, sure.

[4 minutes 38 seconds][Customer] : And now I just thought, now I thought I'll fire out. I'll do it now. But it's better any time than ever.

[4 minutes 43 seconds][Agent] : Yeah. Easy. No drama. I, I, I definitely understand and umm, yeah.

[4 minutes 50 seconds][Customer] : Yeah. Yeah, she's working.

[4 minutes 47 seconds][Agent] : Is your wife working at the, uh, sorry, your partner working at the moment now or umm, yeah, easy.

[4 minutes 51 seconds][Customer] : Yeah, she she's a full time worker as well. But we need both of our incomes to survive. So no, I'm not. No.

[4 minutes 55 seconds][Agent] : OK, yeah, yeah, uh, it's gonna, at least you're not left entirely empty handed if you weren't working, but, uh, still fair though. It's, uh, you know, like you said, need both your incomes, stay of flight. I understand. Well, in that case, from here, umm, Jason, what I'm gonna arrange is we'll go through the duties. Best assessment.

[5 minutes 18 seconds][Customer] : Yep, of course.

[5 minutes 16 seconds][Agent] : Umm, uh, firstly, so that'd be the questions asked, just relating to what you do at work to some more of options we can offer, umm, as we go along as well. Excuse me, umm, I'll give you an insight into how the policy works in different aspects.

[5 minutes 31 seconds][Customer] : Yep.

[5 minutes 30 seconds][Agent] : If you have questions in any stage, you're welcome to ask.

[5 minutes 34 seconds][Customer] : No worries.

[5 minutes 33 seconds][Agent] : OK, I can certainly help out. Umm, and then ultimately, uh, once we've done the dues based assessment, we'll go through some different costs and options.

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

[5 minutes 41 seconds][Agent] : OK, uh, we'll adjust that up or down as we go. And I wanna make sure that we find the appropriate amount of cover, umm, that will, umm, help your needs, uh, and keep it all affordable for you at the same time.

[5 minutes 50 seconds][Customer] : Yep, Yep.

[5 minutes 52 seconds][Agent] : OK, Otherwise, umm, OK, so from there, if we're able to find that appropriate cover for you, so then apply. I'm gonna T off and lifestyle questions over the phone, see if you're approved and if so, in what sense we can offer cover.

[6 minutes 4 seconds][Customer] : Yep, Yeah, of course. Yep.

[6 minutes 6 seconds][Agent] : OK, If you are accepted and once you decide to commence the policy, how it then works, Umm, and you're coming immediately And so your policy anniversary following your 65th birthday and uh, keep in mind as well there are some exclusions that applies outline the PDS.

[6 minutes 23 seconds][Customer] : Yep.

[6 minutes 22 seconds][Agent] : OK, Another thing to keep in the back in mind as well with regards to costly income, income protection, the premiums, uh, they are generally tax deductible.

[6 minutes 32 seconds][Customer] : OK, sorry.

[6 minutes 31 seconds][Agent] : OK, So hopefully can help making more cost effective for you. Alright. Otherwise, and that is simply how it works the very most part, umm, other aspects of the cover. I'm gonna explain, umm, once we, uh, get to the quotation stage, but we'll do the G's based assessment first. Are there any questions you have before we do look at the, umm, go through the G's based assessment here.

[6 minutes 35 seconds][Customer] : Yep, Yep, Yep.

[6 minutes 53 seconds][Agent] : Thank you. Alright, in that case, first of all, uh, Jason, I'll let you know before answering any of our questions, it's important you're aware of your duty to answer all

our questions accurately and honestly as value to do so could impact your current client side. And these are yes or no answer questions.

[7 minutes 8 seconds][Customer] : Yep, Yep.

[7 minutes 10 seconds][Agent] : Uh, first of all, do you work 15 hours or more per week? Yes or no?

[7 minutes 15 seconds][Customer] : Sorry. What was that?

[7 minutes 17 seconds][Agent] : Do you work 15 hours or more per week? Is your role of an administrative, managerial or professional nature? We spend the majority of your time indoors in office or clinical environments, so we're not one of the companies that require uh. Do you perform heavy physical duties, use heavy machinery, or drive a vehicle? Are you qualified, skilled or semi skilled or hold the required licenses to perform your role?

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

[7 minutes 43 seconds][Agent] : Do you work any of the following fields, Aviation as a part or crew, entertainment or sporting industry, Air Force, Army, armed forces or do you handle explosives? And do you regularly work underground or underwater, work at heights of 10 meters, work offshore, carry a firearm or drive long haul?

[7 minutes 54 seconds][Customer] : Yeah, yeah.

[8 minutes 5 seconds][Agent] : OK, one more question, just more so relating to health and work. Jason, have you had a cigarette in the last 12 months? Yes or no?

[8 minutes 13 seconds][Customer] : Sorry.

[8 minutes 14 seconds][Agent] : Very good. Alright, now I do always need to confirm here if you're currently employed or self-employed. You mentioned your work up in ABN, so you're self-employed.

[8 minutes 22 seconds][Customer] : Yes, I am self-employed.

[8 minutes 24 seconds][Agent] : Yeah, if you case, when I refer to pre tax income in your circumstances case I'm referring to your share of annual income earned in the business before tax directly due to your own personal efforts. So less any business expenses and excluding super contributions. So Jason, this is the amount the business would otherwise cease earning in the event you are unable to work due to a disability. OK, now, uh, we can look anywhere between \$1000 up to

\$15,000. I can confirm based on your duties, umm, there have been no change to any of the parameters. Umm, but it's up to 70% of your monthly pre tax income. And so I can calculate the maximum we can offer based off your annual pre tax income if you have that available, Yep.

[8 minutes 46 seconds][Customer] : OK, Yep, Yep, off the top my head about monthly of what I earn. Is that what you're asked to say?

[9 minutes 17 seconds][Agent] : Your annual pre tax income if possible.

[9 minutes 18 seconds][Customer] : Oh, annual, so yearly.

[9 minutes 20 seconds][Agent] : Yep.

[9 minutes 27 seconds][Customer] : I'll have to calculate it.

[9 minutes 29 seconds][Agent] : Very easy.

[9 minutes 33 seconds][Customer] : Yeah, so monthly.

[9 minutes 31 seconds][Agent] : And if you have the monthly, I can kind of work off that a month. OK.

[9 minutes 35 seconds][Customer] : So weekly on to about about 8 grand a month, or maybe maybe 8 1/2 and maybe 9 at the most. Just depends on if I do 5 or 6 days a week.

[9 minutes 44 seconds][Agent] : In that case, what's that? Yeah, sure. So 70%, that would be 5950, uh, and so would I be able to confirm then, uh, that your total annual income before tax is at least \$102,900?

[10 minutes 11 seconds][Customer] : Yeah, that, that sounds about right.

[10 minutes 13 seconds][Agent] : Yeah. OK, easy. In that case, umm, yeah. We can offer the monthly, uh, benefit anywhere between \$1000 up to umm, \$6000 if we're working off \$102,900 your annual pre tax income.

[10 minutes 25 seconds][Customer] : Yep. Oh.

[10 minutes 24 seconds][Agent] : OK, umm, between those parameters between \$1000 up to 6000 a month, what would be necessary for you would be the maximum or would a lower amounts fast in the event of a claim?

[10 minutes 37 seconds][Customer] : How much I would need if if I had to take time off? I don't

know.

[10 minutes 40 seconds][Agent] : Yeah, yeah, if you could.

[10 minutes 46 seconds][Customer] : 646700 probably the maximum to be honest is on if I think I'm in it one second. I think it's four more bills, probably 15.

[10 minutes 53 seconds][Agent] : There it is.

[11 minutes 6 seconds][Customer] : It's four bills each week, 15 times one. Yeah, No, definitely. It'd probably be the next time.

[11 minutes 16 seconds][Agent] : Yeah, we'll work off 6000 as a monthly benefit then no problem.

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

[11 minutes 20 seconds][Agent] : And Jason, there are two other factors that go into income protection insurance as well.

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

[11 minutes 23 seconds][Agent] : OK, uh, first of which is the waiting period and the other is the benefit period. Now these both, uh, in, uh, apply to, uh, when you make a claim on the policy.

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

[11 minutes 35 seconds][Agent] : OK, so the waiting period is the non payment period. You must wait before the income benefit is payable after your short of it. Umm, the options available are 30 days or 90 days.

[11 minutes 48 seconds][Customer] : Yep.

[11 minutes 48 seconds][Agent] : And uh, keep in mind Jason, the income benefit is paid monthly in arrears.

[11 minutes 52 seconds][Customer] : OK.

[11 minutes 51 seconds][Agent] : OK, so to choose a new waiting period, the first payment would be 60 days after you first eligible the claim.

[11 minutes 57 seconds][Customer] : Yep.

[11 minutes 58 seconds][Agent] : And it is up to you between these two what's gonna be necessary.

[12 minutes 5 seconds][Customer] : Yeah, OK.

[12 minutes 2 seconds][Agent] : Umm, if you require the income benefits sooner rather than later, then perhaps the 30 days more ideal, but that is gonna be more expensive between the two options since it is the shorter. Whereas if you have say savings, uh, or some umm, if your umm, partner's income can help justify a longer 90 day waiting period, then that is, uh, cheaper between the two options.

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

[12 minutes 23 seconds][Agent] : OK, but, uh, in your circumstances, Jason, would you rather we looked at 30 days or 90 days first?

[12 minutes 32 seconds][Customer] : How much?

[12 minutes 35 seconds][Agent] : Yeah, great question. And umm, I can't really give you the exact number because there are multiple factors going to it.

[12 minutes 33 seconds][Customer] : How much is the difference between the 30 and 90 days round roundabout?

[12 minutes 40 seconds][Agent] : So maybe let's, yeah, it, it's around about a 40% difference, roughly speaking. Umm, so maybe, perhaps we look at 30 days first and if we need to, uh, adjust downward in price, that'll be the first place you will.

[12 minutes 46 seconds][Customer] : OK, Yep, no worries.

[12 minutes 53 seconds][Agent] : OK, easy. Otherwise, Jason, the, uh, the benefit. This one's simple how it works. It's the maximum amount of time that we pay the income benefit anyone injury of illness. OK, so the maximum amount of time that we'll pay a claim per claim, the options here are six months, one year, two years or five years.

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

[13 minutes 17 seconds][Agent] : OK, so effectively this will determine what our worst case scenario would be.

[13 minutes 22 seconds][Customer] : OK.

[13 minutes 23 seconds][Agent] : Umm, and the shorter, the cheaper, the longer, the more expensive. As you can imagine in this circumstance, umm, what benefit. Would you preferably look

at first mate?

[13 minutes 29 seconds][Customer] : Yeah, 7-6 months. Is that cheaper? 1, isn't it?

[13 minutes 35 seconds][Agent] : Yeah, should. Six months would be the very cheapest.

[13 minutes 38 seconds][Customer] : Yeah, yeah, the 12th. Yeah, yeah.

[13 minutes 43 seconds][Agent] : Yeah, 12 months, one year easy, Jason, working off of \$6000, the monthly benefit, 30 days, the waiting period and one year is the benefit. What that comes in to be is a total fortnightly premium of \$56.53. OK.

[13 minutes 54 seconds][Customer] : Yeah, yeah, a fortnight.

[14 minutes 5 seconds][Agent] : Yeah, that's right.

[14 minutes 7 seconds][Customer] : That's alright.

[14 minutes 8 seconds][Agent] : And yeah, is that going to be comfortable for you so far? Are there any adjustments you prefer we make?

[14 minutes 13 seconds][Customer] : No, no, I'm I'm pretty happy with that fortnight.

[14 minutes 16 seconds][Agent] : OK, anything else in that case? Yeah, as a reminder, that's \$6000 the monthly benefit, 30 days, the wedding. In one year as the benefit. \$56.53 fortnight.

[14 minutes 33 seconds][Customer] : Yep.

[14 minutes 28 seconds][Agent] : So from here, Jason, what I'm going to arrange is I'll load up the health and lifestyle questions to determine your eligibility for this income protection cover as well as the terms which we can offer cover too.

[14 minutes 39 seconds][Customer] : Yep.

[14 minutes 39 seconds][Agent] : Bear in mind, depending on your medical history and things of that nature, umm, as well as your, uh, the lifestyle as well, personal circumstances, umm, there could be changes made in the application, umm, from your answers, be it so the terms of the policy, umm, additional exclusions, umm, or potentially, uh, the cost, the insurance, OK.

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

[14 minutes 59 seconds][Agent] : If any changes occur, we can of course, umm, address any of them afterwards.

[15 minutes 3 seconds][Customer] : Yeah. No worries.

[15 minutes 3 seconds][Agent] : Uh, otherwise, while that loads, excuse me, umm, I'll give you a further insight and the couple benefits we include as well as how the cost the insurance works over time. And then Jason does also confirm your details. Just make sure everything we have here is up to date. Obviously, we have the information from your life insurance, umm, policy.

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

[15 minutes 19 seconds][Agent] : Anyways, umm, first of all though, Jason, with the policy, we'll provide to you a rehabilitation benefit as well as a final expenses benefit. Now, final expenses benefit for reference, this pays \$10,000 to your family in the event that you pass away.

[15 minutes 39 seconds][Customer] : Yep.

[15 minutes 35 seconds][Agent] : Uh, so the help with funeral costs and other immediate expenses like that, OK, so make sure the wife is on top of that as well.

[15 minutes 43 seconds][Customer] : Yeah, I will.

[15 minutes 43 seconds][Agent] : Umm, otherwise with the policy as well, uh, the cost, the insurance, the premium, it is steps. OK Jason, that means we'll generally increase each year as you age.

[15 minutes 53 seconds][Customer] : Yep.

[15 minutes 54 seconds][Agent] : Umm, As an indication though, if you made no change to the policy, umm, so just keeping all the same parameters next year as what you currently have, the premium next year would be \$56.15 a fortnight.

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

[16 minutes 6 seconds][Agent] : You can also find information about our pre instructional website. OK?

[16 minutes 10 seconds][Customer] : Of course. Yep.

[16 minutes 11 seconds][Agent] : Otherwise, umm Jason is your best e-mail address stilljason.watson0.04@gmail.com, right? And the contact number we're speaking on today, This is your best number.

[16 minutes 18 seconds][Customer] : Yes, Yeah. Right.

[16 minutes 24 seconds][Agent] : OK. And just lastly, your address, I currently have both the home and postal address where you receive your mail is both 11 Red Ridge Crescent in Red Ridge, QLD 4660.

[16 minutes 35 seconds][Customer] : Yeah, that's fine. That's my parents place.

[16 minutes 37 seconds][Agent] : OK, great. No dramas.

[16 minutes 39 seconds][Customer] : Yeah, I I live in the Caribbean.

[16 minutes 41 seconds][Agent] : OK, nice. Yes, we're happy to use that as the address then if you follow it.

[16 minutes 40 seconds][Customer] : So yeah, easy. Sounds good.

[16 minutes 46 seconds][Agent] : Excellent. OK from you Jason, uh, all I need to do now is I'll reach you a pre underwriting disclosure before we begin the questions.

[16 minutes 54 seconds][Customer] : Yep. No worries.

[16 minutes 54 seconds][Agent] : OK, uh, this will give you some privacy policy information and outline your G to take reasonable care. It's not make any misrepresentations in the answers it reads. Jason, 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'll search for your insurer, make sure 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 your correct information and logical complaints about breach of privacy. But by proceeding, you understand you're applying a purchase and income protection policy and as such, you're due to take reasonable care to not make any misrepresentations. This means you need to ensure you understand each question I ask you that you provide honest, accurate and complete answers. You need to answer each question full. You need to provide some information to us in the earlier discussions you've 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 the policy. Uh, so Jason, do you understand and agree to your duty?

[17 minutes 55 seconds][Customer] : Yes.

[17 minutes 53 seconds][Agent] : Yes or no, No dramas And these are yes or no answer questions.
For the very most part, I'll let you know. Otherwise, we're on in.

[18 minutes 7 seconds][Customer] : No.

[18 minutes 3 seconds][Agent] : Uh, first of all though, Jason, have you been hospitalized for COVID-19 in the last 12 months or have you experienced the ongoing symptoms or complications associated with the COVID-19 infection in the last 30 days?

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

[18 minutes 16 seconds][Agent] : All right. Are you a citizen or opponent resident of Australia or New Zealand? Currently residing in Australia?

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

[18 minutes 22 seconds][Agent] : Does your work require you to use explosives, travel to areas experiencing war, civil unrest, or work offshore?

[18 minutes 28 seconds][Customer] : No.

[18 minutes 29 seconds][Agent] : Are you A employed or B self-employed? Do you own a business or are you a contractor?

[18 minutes 32 seconds][Customer] : No One contractor.

[18 minutes 39 seconds][Agent] : Are you currently contracted or subcontracted?

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

[18 minutes 43 seconds][Agent] : Do you expect your income to reduce in the next 12 months?

[18 minutes 47 seconds][Customer] : No.

[18 minutes 49 seconds][Agent] : And if you were to become disabled and unable to work with your business? So your ABM continues to generate income for more than 60 days. Yes or no?

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

[19 minutes][Agent] : Sure. So a, as in, when I say generate income, I mean generate new income. Your ABN specifically. Yeah. OK, no problem.

[19 minutes 6 seconds][Customer] : Oh, no, no. If I'm off, I'm off.

[19 minutes 11 seconds][Agent] : Yeah. Dramas.

[19 minutes 12 seconds][Customer] : Bye mate.

[19 minutes 13 seconds][Agent] : No. All. Good luck. Uh, we'll keep moving. Thank you. Jason. Umm, do you have a second occupation that generates a taxable income? And have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration?

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

[19 minutes 30 seconds][Agent] : Alright, the next section then. This is in relation to your height and weight. And please be aware that I'm required to obtain confident single figure measure for each in order to continue with the application. Excuse me? The system does not allow me to answer any approximate figures, words or height and weight ranges. OK, first of all, Jason, what is your exact height in either centimeters or feet and inches please. How tall are you?

[19 minutes 46 seconds][Customer] : Yep, about six months.

[19 minutes 54 seconds][Agent] : 6 feet, one inch. No worries.

[19 minutes 55 seconds][Customer] : Yep.

[19 minutes 56 seconds][Agent] : And what is your exact weight in either kilograms, pounds or stones, please? Yeah, one O 6 kilograms. Yes, as of yesterday, easy. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[20 minutes][Customer] : Kilograms away by stock the other day was 106 no.

[20 minutes 14 seconds][Agent] : Heading moving on then Jason uh, the next question is a quick AIDS declaration. So the best to your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? And you have definite plans to travel or reside outside of Australia IE booked or will be booking travel within the next 12 months And do you have existing income protection cover?

[20 minutes 26 seconds][Customer] : No, no, no.

[20 minutes 41 seconds][Agent] : All right the next section then. This is in regards to your medical history. OK.

[20 minutes 45 seconds][Customer] : Yep.

[20 minutes 45 seconds][Agent] : The ever asking question asks have you ever had symptoms of and diagnosed with or treated for or intend to seek medical advice for any of the following? First of all, is cancer, tumor, normal or cyst including skin cancer, sunspots, Melanoma or leukemia? Have you ever had an abnormal PSA test or an enlarged prostate cancer. Oh, sorry, stroke, chest pain, palpitations or heart conditions such as they're not limited to heart attack and angina or high blood pressure, high cholesterol, sorry condition or neurological symptoms such as dizziness or fainting. Diabetes based blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder off the liver, stomach, bowel, gallbladder or pancreas.

[21 minutes 2 seconds][Customer] : No, no, no, no, no, no, no, no.

[21 minutes 37 seconds][Agent] : Epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, anxiety, depression or stress requiring medical treatments or any other mental health disorder and any illegal drug use, abuse prescription medication or receive medical advice or counseling for alcohol consumption disorder off the kidney or bladder, blood disorder or disease, asthma or other respiratory disorder, excluding childhood asthma.

[21 minutes 50 seconds][Customer] : No, no, no, no asthma.

[22 minutes 11 seconds][Agent] : Sure. Uh, there's some further questions here. So based on your response, please answer yes or no for each of the following. First of all, Jason, uh, the SEMA, chronic obstructive pulmonary disease or any other chronic respiratory disease and the next one, umm, asthma, that'd be a yes. For asthma.

[22 minutes 25 seconds][Customer] : No, Yes.

[22 minutes 31 seconds][Agent] : Have you required any treatment or use any medication within the last two years? No worries.

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

[22 minutes 38 seconds][Agent] : Uh, moving forward then back or neck pain or disorder, arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia, joint or muscle pain, ligament injuries, including replacement or reconstructive surgery, osteoporosis or osteopenia,

any defect of hearing or sight other than which is C umm, corrected by glasses or contact lenses. All right, the next couple questions just worded differently before. First of all, 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, uh, or investigations such as, but not limited any surgeries, X-rays, scans, blood tests or biopsy? And other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks? Uh, and other than what you've already told me about, have you ever during your working career required more than two kind of weeks off work due to illness or injury?

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

[23 minutes 47 seconds][Agent] : All right, only a few questions left. Uh, first couple, regarding your family history, it only concerns your immediate family. So your mother, father, brother or sister.

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

[23 minutes 57 seconds][Agent] : Firstly, Jason, 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 and the minus ploy process?

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

[24 minutes 10 seconds][Agent] : It's the best of your knowledge of any of your immediate families suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60. Yep, that's right.

[24 minutes 18 seconds][Customer] : The 486, Yeah.

[24 minutes 22 seconds][Agent] : Sure, I understand. In that case from here I'll there's further questions. How many of your immediate family suffered from cancer 0123 or more prior to age 60?

[24 minutes 32 seconds][Customer] : Yeah, yeah.

[24 minutes 34 seconds][Agent] : Yep, 0 heart condition and or stroke. Well, I'm sure. I'm sorry about that mate. And then other hereditary disease 01 or more? Sure. Other hereditary disease, sure. What was the umm, what was the condition?

[24 minutes 37 seconds][Customer] : 1 OK 1 yes, my mother has a lupus.

[24 minutes 53 seconds][Agent] : Lupus Right, OK.

[24 minutes 55 seconds][Customer] : I I've I've been tested for it and I don't have it so.

[24 minutes 55 seconds][Agent] : And umm mm hmm. Yeah, sure, no problem. And was there any indication that the lupus would be hereditary or was hereditary or is it just a disease? Yeah, OK. Right. Fair enough.

[25 minutes 5 seconds][Customer] : It was hereditary in the IT was hereditary in the females, not the males, which was weird. I never knew that was possible. But yeah, it's only the females and the family that got it.

[25 minutes 17 seconds][Agent] : Yeah, right. OK, there you go. So in that case, well, we will answer one or more than so we can at least account for it. Uh, and then for the first question, what was the condition?

[25 minutes 23 seconds][Customer] : Yep, Yep.

[25 minutes 27 seconds][Agent] : It was, uh, lupus, all right. And how many immediate family members are affected by this condition? Is it just your mother?

[25 minutes 34 seconds][Customer] : My my mother and my older sister.

[25 minutes 34 seconds][Agent] : Did you say OK And older sister, all right. And uh, what was, what was do you, or if you know, what was your mother and, umm, sister's age of diagnosis?

[25 minutes 53 seconds][Customer] : My mother was probably about 40 something and my sister was about 28 or something, 2025 something like that.

[26 minutes 5 seconds][Agent] : Yep, no problem. So mother put 40s, sister 24 and 28. Now you yourself have been tested and confirmed not to have Lucas.

[26 minutes 14 seconds][Customer] : Yep, correct.

[26 minutes 19 seconds][Agent] : Easy. Alright. And, uh, you mentioned it was, uh, con, it was confirmed to be only in the, uh, females. OK. And that's based on the whole family being tested.

[26 minutes 42 seconds][Customer] : Yes, as far as I know, yes, correct.

[27 minutes 4 seconds][Agent] : Sure, no problem in that case. Yeah. Well, with that, umm, Jason,

we have a bit of a finality with that. We end up referring that part of the application to the underwriter.

[27 minutes 13 seconds][Customer] : Yep.

[27 minutes 13 seconds][Agent] : Umm, I'll let you know what the referral process looks like they're after. But, umm, given that you don't have, you've been testing and confirmed not to have it and it's only confirmed the hereditary within the females in the family.

[27 minutes 31 seconds][Customer] : Yep.

[27 minutes 24 seconds][Agent] : Umm, I don't imagine this will have much an effect in the application, But ultimately the underwriter, they have all the information and the final say, OK, umm, I'll let you know what the referral process looks like they're after, but otherwise the application itself. Jason, we've only just got one last question here.

[27 minutes 39 seconds][Customer] : Beautiful. Yep.

[27 minutes 39 seconds][Agent] : Uh, it's just regarding any house assistance, OK, it asks uh, Jason, other than one off events, 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 motor racing, parachuting, now engineering out of sailing, scuba diving deeper than 40 meters cable wreck diving or any other hazards activity.

[28 minutes][Customer] : No.

[28 minutes 1 seconds][Agent] : It yes. OK, Jason, umm, that's all the questions out the way. So thanks very much. I'll submit your answers here. We'll see what the result comes up to be. Uh, obviously in reference to the family history of, umm, the hereditary, umm, movers, umm, the application will be referred to the underwriter for further assessment. Outside of that though, Jason, nothing else has come up, which is excellent news.

[28 minutes 23 seconds][Customer] : That's good.

[28 minutes 24 seconds][Agent] : So at this stage, umm, yeah, there are no additional exclusions nor any changes to the cost. Uh, it will just come down to resolve the referral, which I, I presume not much will probably come out of it.

[28 minutes 38 seconds][Customer] : Yep.

[28 minutes 39 seconds][Agent] : Umm, but of course the underwriter has the information, they have all statistics, etcetera. Like they'll have the actual informed decision. Uh, I'm just, I'm just going off here say pretty much.

[28 minutes 49 seconds][Customer] : Yeah. No worries, Mike.

[28 minutes 49 seconds][Agent] : So it is. So from here, what the umm, uh, what the uh, process looks like is still the same as if we got the application on the way.

[29 minutes][Customer] : Yeah.

[29 minutes][Agent] : Umm, it'd just be a matter of we note down a preferred method payment, we select the payment date in the future that works for you. Umm, this would be, this can be wound up with your existing life insurance if you wish, whatever's comfortable.

[29 minutes 12 seconds][Customer] : Yeah, that's perfect.

[29 minutes 13 seconds][Agent] : Umm, then I'll read you a declaration and you wouldn't be covered, uh, straight away, of course, because we make sure the referral comes back and we have a result.

[29 minutes 21 seconds][Customer] : Yep.

[29 minutes 21 seconds][Agent] : Umm, but if the, umm, if the application, uh, is approved without any changes made, I'm able to record your acceptance of the policy now. Umm, And effectively what that means in short, is that if it comes back fully approved with no changes, I'll just click it through on my end. You'll receive the confirmation by e-mail.

[29 minutes 42 seconds][Customer] : Awesome.

[29 minutes 39 seconds][Agent] : It'll be covered there after the policy from that point onward, uh, you'll also receive obviously a full documentation by e-mail as well and in the post. If, however, umm, Jason, if you're approved with changes made or if the application was to be declined in those instances, I get in the contact with you ASAP. That way we can confirm those changes over the phone before then proceeding AF thereafter.

[30 minutes][Customer] : Yeah, No worries.

[30 minutes 1 seconds][Agent] : OK, easy. Otherwise, umm, So to remind you the last steps, Jason,

once more, uh, we'll note down the preferred message of payment. Looks like the payment date that works for you. I'll read you a declaration, you'll be covered thereafter.

[30 minutes 15 seconds][Customer] : Beautiful.

[30 minutes 14 seconds][Agent] : OK, Easy. First of all, the the first payment dates, did you want it lined up with your life insurance?

[30 minutes 23 seconds][Customer] : Yeah, That'll be Yeah, that'll be perfect.

[30 minutes 23 seconds][Agent] : So I can see the next one's coming out on the 24th?

[30 minutes 27 seconds][Customer] : Yeah. Whatever day and date that that one comes on, my life insurance comes out. Yeah, I'll just do it on that. Yep.

[30 minutes 27 seconds][Agent] : Easy, easy because yeah, I can say it comes out not this Thursday, but next Thursday the 24th and every fortnight on the Thursday from there. So you're perfectly happy with that? Yeah, so, umm, not this Thursday, but next Thursday the 24th is what it's currently set to be.

[30 minutes 43 seconds][Customer] : On Thursdays, is it OK? Yeah, that's fine.

[30 minutes 49 seconds][Agent] : Do you have a different date and month?

[30 minutes 55 seconds][Customer] : I get paid on Fridays.

[30 minutes 57 seconds][Agent] : OK, maybe I'll let me just double check. Maybe I misread that. The only one though. No. Yeah, I had a look there. Yeah. No, it is currently set to be on the Thursday.

[30 minutes 56 seconds][Customer] : But no, you're probably wrong. Yeah, that's fine. Yeah. Are you able to change the other one right now or not?

[31 minutes 11 seconds][Agent] : But listen, I can have this one come out on the Friday if you prefer, Eddie, uh, on my end, I can't, but I can actually transfer you through our support team afterwards, so they can change that one. They.

[31 minutes 22 seconds][Customer] : Yeah, that's.

[31 minutes 24 seconds][Agent] : Yeah, Yeah, OK, easy enough. Yeah, pretty much. With existing policies, only our support team can make those changes.

[31 minutes 24 seconds][Customer] : I'll put that in another night. So goodnight.

[31 minutes 31 seconds][Agent] : But that's alright, easy.

[31 minutes 37 seconds][Customer] : Yep.

[31 minutes 33 seconds][Agent] : We'll have the, uh, income protection then come out on, uh, Friday the 25th every fortnight and Friday from there. Umm, otherwise, uh, Jason, your preferred method of payments. Now this is something I don't have access to either. Umm, your method of payment on the life insurance is encrypted into our system, so it means we don't have access to, umm, any of those payment details. Uh, so would you rather we note down your preferred meth, uh, method of payments, be the BSP and account number or card details?

[31 minutes 45 seconds][Customer] : Yeah, yeah, just the date too.

[31 minutes 59 seconds][Agent] : What's easier as.

[32 minutes 2 seconds][Customer] : It's just just the same as the other one is. I know you can't see it, but.

[32 minutes 6 seconds][Agent] : Yeah, cool. No worries. Take your time to bring that up and inform me so we can note that down again while you do. I can confirm it's the account just under your name. Jason Wesson.

[32 minutes 17 seconds][Customer] : Is the account in my name?

[32 minutes 19 seconds][Agent] : Yep.

[32 minutes 20 seconds][Customer] : No, it's in my joint account.

[32 minutes 22 seconds][Agent] : Oh, joint account. No problems. How's the name listed?

[32 minutes 27 seconds][Customer] : Oh yeah, give me a SEC, I'll go into it.

[32 minutes 29 seconds][Agent] : Yeah, easy. And I guess is it a savings or a cheque account? That's another question I have.

[32 minutes 34 seconds][Customer] : Except they're normal everyday savings account.

[32 minutes 37 seconds][Agent] : Yep. 80. All right.

[32 minutes 38 seconds][Customer] : The IT says JL Watson and AG Harvey.

[32 minutes 46 seconds][Agent] : All right. So JL Watson and AG Harvey, right?

[32 minutes 50 seconds][Customer] : Yeah, it'll be changed soon when I get married, but yeah.

[32 minutes 53 seconds][Agent] : Yeah. Hey, Jazz. No problem. Otherwise, when you're ready, Jason, the BSP number start with, please.

[32 minutes 59 seconds][Customer] : Yep, 633000.

[33 minutes 2 seconds][Agent] : Yeah, we tend to go back. No problem.

[33 minutes 3 seconds][Customer] : Yep, 212580. Yep, and 153.

[33 minutes 5 seconds][Agent] : And the account number 212580, 15380. All right, in that case, Jason, all that's left, I'll reach you now your declaration. So these are the terms and conditions of the income protection policy, which are ready to and full. There'll be a question in the middle, a couple more at the ends. I'll just need clear yes or no answers for each here. As a reminder, in reference to the, the, the disclosure of the family history of her entry lupus, the application needs to be referred to the underwriter, to the underwriter assessment. And, uh, once I've read you this declaration, umm, and accepted it, we'll have that referral sent off.

[33 minutes 25 seconds][Customer] : Yep, Yep.

[33 minutes 45 seconds][Agent] : OK, great. Thank you. Jason Watson, it is important to understand the following information. I'll ask you to agree with these terms at the end and your policy will not be enforced for us to agree with these terms and thoughts. Uh, real income protection is issued by Hanover Wifey of Australasia Ltd and we'll refer to as Hanover. However, there's an arrangement with Greenstone financial Services similar referred to as GFS trading as wheel insurance issue and arrange this insurance on its behalf. However, it relies upon the information provided by the session application that includes the information we initially clicked from you provide a quote. However it's a target market termination for this product, which describes type consumers as practice design for additional practices and consistent with termination. And you can take a copy on our website.

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

[34 minutes 29 seconds][Agent] : Now I need to remind you that you need to take reasonable care that you agreed to, uh, Jason, can you please confirm you've answered all of our questions in accordance with your duty, yes or no, Eddie? Moving on then uh, we may from time to time provide offers to you by the communication methods you provide to us in relation to other products and

services. By agreeing to this declaration. You can send to us to contact you for this purpose. Since you opt out, you can opt out this anytime by contacting us. The Excessive cover PE UH PE provides the following insurance cover uh but Chase Jason Morrison a monthly and short amount of \$6000 in the waiting period of 30 days and a benefit period of 12 months. Monthly income benefit payable in the event of a claim may be less than the monthly insured amount as your income benefit is limited to 70% of the month. Average monthly income over any 12 consecutive months during the two years before you just suffered before you suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources. Uh, Jason, there is a final expense benefit of \$10,000 paid to your beneficiaries if you pass by while your policy's in place. By agreeing to this declaration, you greatly understand exclusions of, uh, learning space to your policy and you understand now a man place for the last policy. Umm, they're requesting alternative terms reviewed anytime by cons by calling us. Your cover expires on October 25th, 2062 at 12:00 AM. Your premium for your first year of cover is \$56.53 per fortnight. Your premium is a step premium, which means we calculate each false anniversary and we'll generally increase each year, including your premiums now payable by 100 GFS of between 37% and 51% of cover costs. Umm, your premium debit from the nominated bank account in the name of JL Watson and AG Harvey, which authorized debit from have provided to us and the policy documentation PDS and FSG will be mailed to you and provides to and if you provide us an e-mail address to your policy documentation will also be emailed to you today. So you carefully consider these documents to ensure the progress of your needs. You have a 30 day cooling off. Where you may cancel your policy and your premium may have paid the refund in full. Unless you've lodged your claim. There are are risks associated with the placing policies as your new policy may not be identical to your existing policy to existing cover. We're requiring to cancel the existing policy. Since you have received and reviewed our policy in full, we have a complaint. This process we can access anytime by contacting us. Full details available online. Couple final questions for you to wrap up here mate. Firstly, do you understand and agree with the declaration? Yes or no?

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

[36 minutes 53 seconds][Agent] : No problem. And uh, would you like any other information or about the insurance now or would you like me to read any part of the PDS to you? Any in that case, umm, firstly I wanna say thank you very much once again for choosing real insurance. More than happy to help you get that referral sent off today and uh, once again, as soon as it comes back, if it's fully approved and no changes, I'll click it through on my end. You'll receive the confirmation by e-mail as well as via post. Umm If however, there are any changes need to make you aware of umm, if it's approval changes or if it's declined, I'll be in such ASAP. Also, Jason, there's a possibility that I might get in touch with you umm, if the policy is and if there's a some questions, further information that the underwriter re requires for me to umm be referred and proceed. OK, If that's the case, it's just a simple phone call. It'll only take a couple minutes. I'll ask you the questions and then we'll re refer it.

[37 minutes][Customer] : No, no worries.

[37 minutes 46 seconds][Agent] : OK Izzy what it was Umm, Izzy, I'll be in touch once that's all sorted. Umm, are there any other questions you have at this stage, John? That.

[37 minutes 56 seconds][Customer] : No. Just one question. How do you remember all that off my heart? Oh, good night. I'm sorry.

[38 minutes][Agent] : I I guess you read that off the screen, thankfully so all right, no dramas. Good man.

[38 minutes 9 seconds][Customer] : Alright, bye.

[38 minutes 9 seconds][Agent] : All right appreciate your time Jason. Umm, I'll be in touch with my need if need be, but otherwise just keep an eye out for your e-mail. OK, No problem. Take care.

[38 minutes 15 seconds][Customer] : 82 months, Yeah.

[38 minutes 17 seconds][Agent] : Bye bye.