

[2 seconds][Customer] : Hello.

[4 seconds][Agent] : Good evening. It's Ken from Real Insurance. It's called DEP available.

[9 seconds][Customer] : Yes, he is. Just give me one moment.

[11 seconds][Agent] : Yeah, all good. Thank you.

[42 seconds][Customer] : Hello.

[43 seconds][Agent] : Yeah. Hello.

[44 seconds][Customer] : Yes, are you calling regarding the income protection insurance?

[50 seconds][Agent] : Yes. With regards to the enquiry that he did. Oh, did you? Oh, OK. No worries.

[54 seconds][Customer] : Yeah, I I actually made an enquiry online because yes, yeah, but for him.

[1 minutes 1 seconds][Agent] : Yes. Oh, that's alright. I can speak with you. Who do I speak with?
Could I have your name?

[1 minutes][Customer] : But I did fill out the form, so I'm sorry, Sandeep.

[1 minutes 8 seconds][Agent] : What's your name Sandeep? OK, thanks Sandeep.

[1 minutes 10 seconds][Customer] : Yeah, yes, please. Yeah, Yeah.

[1 minutes 12 seconds][Agent] : Now of course I can speak with you, but and you know, I'll run through, you know, the the main features and we'll go through some pricing and if any questions that you might have and you know, if it's something that you like and something that you're at cool deep likes, that's fine. Then we'll I'll speak with him and then we'll go through those health and lost style questions, see if we can get him approved. Now, firstly, Sandeep, can I just get a concern? Could it's your husband, right? Yeah. OK. Can I just get you to confirm your husband's name and date of birth, please?

[1 minutes 34 seconds][Customer] : Oh yeah, yes, yeah, yeah.

[1 minutes 50 seconds][Agent] : Yeah. Thank you. And please take calls are recorded and any advice I provide is general nature and may not be suitable to his situation. Now, I'll also confirm that he is a male man and Australian resident. Alright. Thank you. Thanks for making this enquiry. What's prompted you to look into income protection for him?

[1 minutes 44 seconds][Customer] : So Kuldeep Singh, Kuld double AP Kuldeep Singh and

19/10/1984 yes, he is just for security purposes, like yeah.

[2 minutes 16 seconds][Agent] : Mm hmm yeah alright, fair enough. Well, it is a a monthly benefit amount that will pay directly to him if he's unable to work due to disabling sickness surgery and he suffers a loss of income. If his aunt helps have his bills and living costs if his salary is interrupted and he can apply if you work at least 15 hours per week in paid employment. What does he do for a living? Alright, lovely. All sort of work. What what top of what does he do? Is he finance it?

[2 minutes 38 seconds][Customer] : He worked for toll toll ipic, so he he is a contractor there, a contractor. So he drives his own truck with the under the under. It's actually been Global Express. Now they have changed the name.

[2 minutes 47 seconds][Agent] : Alright, alright, OK.

[3 minutes][Customer] : So yeah.

[3 minutes 2 seconds][Agent] : Oh lovely. So he's not really restricted to one location like in as in an office environment he's pretty much like out in a bit. Yeah. Oh, all good. So to keep that in mind we will be doing duties based assessment. Generally we go through it with him, but while your phone just you've got to answer his occupational duty.

[3 minutes 7 seconds][Customer] : No, Yeah, yeah, yeah.

[3 minutes 19 seconds][Agent] : So I can get a price for Kodac now. We offer an income benefit up to 70% of his monthly pre tax income from \$1000 up to a maximum of \$15,000. It's easy to apply, we just ask you. Yeah, asking some health and lifestyle questions over the phone. This is approved now what? What do you think are some of the expenses that he would prioritize covering if he were unable to work? Yep.

[3 minutes 45 seconds][Customer] : So like mortgage and like bills and yeah, concentrates, bills, all that stuff costly.

[3 minutes 52 seconds][Agent] : Yeah, yeah, I mean, you said gross. Yeah, yeah.

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

[3 minutes 55 seconds][Agent] : Just everyday items, you know, just everyday expenses.

[3 minutes 58 seconds][Customer] : Yeah, yeah, yes, yeah.

[3 minutes 58 seconds][Agent] : Yeah, all those expenses can all add up and I can S can really see, you know, while you're looking to this for him because there's so many things to pay, you know, if if he stops working, well, those bills and expenses still need to be paid for so. Yeah. So, so see, so we see if he's approved and if so, in what terms we can offer cover. And once in place, he will cover him into his policy anniversary following his 60th birthday. Keep in mind that there are some exclusions that apply as outlined in the PDS and also keep in mind that income protection premiums are generally tax deductible, which can make it even more cost effective for him. Is that all making sense?

[4 minutes 40 seconds][Customer] : Yes, Yes. Yeah.

[4 minutes 41 seconds][Agent] : Lovely, lovely. Thank you. Has Kuldeep, has he had a cigarette in the last 12 weeks? No. Alright, OK, thank you. And here's the duties based assessment. Just do just answer it the best you can, but we'll go through it with him.

[4 minutes 47 seconds][Customer] : No, no, yeah.

[4 minutes 56 seconds][Agent] : Kuldeep, if he's happy, apply. So before I answer you all my questions, it is important so indeed that you are aware of your duties and all our questions accurately honestly, so fairly could do so could impact his cover at claims time. Now does he work 15 hours or more per week? Yes, I may.

[5 minutes 13 seconds][Customer] : Yes, he does.

[5 minutes 14 seconds][Agent] : Yes.

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

[5 minutes 14 seconds][Agent] : All right, thank you. Now is his role of an administrative, managerial professional nature? Well, he spends the majority of his time indoors in an office or clinical environment. Yes or no? No, thank you. Does he perform heavy physical duties, use heavy machinery or drive a vehicle?

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

[5 minutes 32 seconds][Agent] : Yes, I may. Yes. All right, And is he qualified skilled or semi skilled to hold the required licences to perform his role? Yes or no?

[5 minutes 42 seconds][Customer] : I'm sorry, I didn't get that.

[5 minutes 43 seconds][Agent] : Yes, sure, sure. I'll just re ask that question. So is he qualified skilled or semi skilled to hold the required licences to perform his role?

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

[5 minutes 54 seconds][Agent] : Yes. Alright, thank you. And D, does he work in any other farming fields, aviation, as a pilot of crew, entertainment, sporting industry, Air Force, army, armed forces or do you handle explosives? Yes, no. Alright, thank you. Does he regularly work underground or underwater? Wet heights above 10 meters, work offshore, carry a firearm or drive long haul? Yes or no?

[6 minutes 8 seconds][Customer] : No, no, no.

[6 minutes 21 seconds][Agent] : No. All right, thank you. Thanks for that. And confirming his employment status. You say he's a contractor, but just need to confirm to you is he currently employed or self-employed?

[6 minutes 32 seconds][Customer] : Self-employed.

[6 minutes 33 seconds][Agent] : self-employed.

[6 minutes 34 seconds][Customer] : Yeah.

[6 minutes 34 seconds][Agent] : All right, thank you. So pre tax income, this is his share of annual income earning the business before tax directly due to his own personal efforts, minus or less any business expenses and excluding super contributions. This is the map that the business would otherwise cease earning even if he were unable to work due to a disability. What is his annual pre tax income?

[7 minutes 3 seconds][Customer] : I know pretext.

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

[7 minutes 5 seconds][Customer] : Uh, let me check with him. I'm not sure. Uh, just give me one moment, I'll ask him. Yeah.

[7 minutes 11 seconds][Agent] : Yeah, sure.

[7 minutes 12 seconds][Customer] : What's? So the income each it is including all the expenses, the

company expenses or?

[7 minutes 46 seconds][Agent] : Let me reread that part again. So, so it's his share of annual income earning the business before tax. Now this would be directly due to his own personal efforts less any business expenses and excluding super contributions. So this would be the amount that the business would unwise cease earning in the event to unable to work due to disability.

[8 minutes 11 seconds][Customer] : Yeah. OK. So that's excluding expenses. Yeah, yeah, Yeah, Yeah, yeah. OK. I'll just ask him. Sorry. Give me a moment.

[8 minutes 11 seconds][Agent] : Yeah, so ex Yeah, minus the business expenses and excluding super contributions, Yeah, sure. No worries.

[8 minutes 44 seconds][Customer] : It's around roughly around 80,000.

[8 minutes 48 seconds][Agent] : Yeah, sure, \$80,000. So based on his duties and his income, he can select the monthly benefit amount from \$1000 up to a maximum monthly benefit amount of \$4666.00. So just have a think about how much he he needs to cover those expenses while it's off work. But in that range, what amount would you like me to quote on \$4000? Yeah, sure. And also, once I get that price, that SMB, we can always play on the figures and things like that. And yeah, find out which one you feel is more suitable moving forward. Yeah.

[9 minutes 20 seconds][Customer] : 4 weekly, Yeah, yeah, yeah, yeah, no problem. Yeah, yeah.

[9 minutes 35 seconds][Agent] : Now the waiting period, Sandy, this is the non payment period that he must wait before the income benefit is payable after insurance. Now he can choose 30 days or 90 days. Please keep in mind the income benefit is paid monthly. You know it is meaning if he chooses a 30 day waiting period, his first payment will be 60 days after your first eligible claim. Now which waiting period would you like me to select?

[10 minutes 1 seconds][Customer] : Let me ask again, sorry. Just give me a moment.

[10 minutes 3 seconds][Agent] : Yeah, OK.

[10 minutes 34 seconds][Customer] : I'll go for two months.

[10 minutes 37 seconds][Agent] : That's oh, you mean the 30 day waiting period? Yeah, sure.

[10 minutes 40 seconds][Customer] : Yeah, yeah, 30 days. Yeah.

[10 minutes 44 seconds][Agent] : Yep. OK, right. So 30 days and the benefit. Is the maximum amount of time that will pay the income benefit for anyone injury or illness. These options are six months, one year, two years or five year benefit. Which benefit. Would you like me to select?

[11 minutes 3 seconds][Customer] : So 6 months, one year and five years.

[11 minutes 6 seconds][Agent] : OK, yeah, six months, one year, 2 years, five years. Which one? Which one would you like me to select?

[11 minutes 5 seconds][Customer] : Is that what? Sorry. I'll ask him again, What benefit do you should it go? Yeah. So let, we will go for now, for one year.

[11 minutes 39 seconds][Agent] : OK, Yeah, sure. Let me pick one for you.

[11 minutes 39 seconds][Customer] : And yeah, we will see how much it comes to.

[11 minutes 42 seconds][Agent] : Sure, sure. And for the sake of the quote, would you like me to quote fortnightly, monthly or yearly?

[11 minutes 42 seconds][Customer] : Yeah, Monthly, please.

[11 minutes 49 seconds][Agent] : Monthly. Yeah, sure. And do you have any questions for me so far under the cost?

[11 minutes 55 seconds][Customer] : Not really. Not at the moment.

[11 minutes 57 seconds][Agent] : That's OK. All good. So I'll just get that price for you and just keep in mind that, you know, if he's also approved for this cover, there are other components included like a final expenses benefit that pays \$10,000 in the effect that he passes away that could help out with things like final expenses. And there's also a rehabilitation benefit included in there as well. So based on what you've just told me, the monthly premium, \$102.38 a month, does that sound affordable for your husband?

[12 minutes 29 seconds][Customer] : Yeah, I think it should be alright.

[12 minutes 33 seconds][Agent] : OK, got you.

[12 minutes 32 seconds][Customer] : Yeah, I'll ask him otherwise. Yeah, because we also have, he also got a life insurance with you like with the real insurance.

[12 minutes 40 seconds][Agent] : Oh, all right. OK. Yeah. So he might have already heard about the.

So this would be something to compliment his wife, something on top.

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

[12 minutes 50 seconds][Agent] : Yeah, OK, no worries now then that's good. He, he might already know about the real reward. So following his first policy anniversary date, we will refund 10% of the premiums that we paid, that he's paid in that time. So from that premium of \$102.38 a month, What this means is that his refund under the reward would therefore be \$122.86. So that's what I said. Thanks.

[13 minutes 20 seconds][Customer] : So after the 1st anniversary, is it?

[13 minutes 22 seconds][Agent] : Yeah, first year anniversary.

[13 minutes 24 seconds][Customer] : Yeah.

[13 minutes 24 seconds][Agent] : Yeah, that's right.

[13 minutes 25 seconds][Customer] : OK, OK.

[13 minutes 26 seconds][Agent] : Yeah.

[13 minutes 36 seconds][Customer] : Yeah, Yeah, I think he would. So I wanted to ask you.

[13 minutes 26 seconds][Agent] : So so I know I was just wanted to speak with him, but because that sound to you so far now, does it sound like something he he would get to procedures if he because he's already there. Actually, would you like to speak on the phone? Because I can answer any questions that you might have and just go through what we just went through.

[13 minutes 50 seconds][Customer] : Yeah, he he can speak to you and like, umm, we can finalize it now as well.

[13 minutes 48 seconds][Agent] : So you have a good idea of Yeah, sure, sure. No worries.

[13 minutes 55 seconds][Customer] : Yeah, I'll put him on. Yeah, Just give me a moment.

[13 minutes 58 seconds][Agent] : OK, no worries.

[13 minutes 59 seconds][Customer] : Thank you.

[13 minutes 59 seconds][Agent] : Thanks, Sandeep. Thank you.

[14 minutes 7 seconds][Customer] : Hello.

[14 minutes 9 seconds][Agent] : Oh, good evening. Cool deep. It's Ken from real insurance. How are

you?

[14 minutes 12 seconds][Customer] : Good. Thank you. Have a.

[14 minutes 14 seconds][Agent] : I'm going well today. Thanks for asking. I just been speaking with Sandeep. She was just helping you do a bit of an inquiry into the income protection insurance cover. So I have provided with a quote, but I'll just go through what I've just explained with Sandeep. So across, yeah. So, so you know a bit more about this income protection and happy to answer any questions that you might have as well. Just firstly, this is just first time I was speaking with you. Can I just get to confirm your name and date of birth please?

[14 minutes 45 seconds][Customer] : Name is Colvitsyn and that work is 19 October 1984.

[14 minutes 50 seconds][Agent] : Yep, thank you and calls are recorded. Any advice I provide is general nature and now will be suitable to your situation and also confirming that you're a male and an Australian resident. Alright thank you. And and she was just telling me that basically you're looking at income protection. And she said you already have a life insurance policy. So would this be something to add on top of your life insurance?

[15 minutes][Customer] : Yes, please. Yes, please.

[15 minutes 19 seconds][Agent] : Yeah. OK. No, that's fine. You can do that. That's not a problem whatsoever. But what's prompted you to start looking into income protection?

[15 minutes 30 seconds][Customer] : Sorry I didn't get you. Sorry.

[15 minutes 32 seconds][Agent] : Oh, yeah. Yeah. So what's What's sparked your interest in income protection? Yeah.

[15 minutes 42 seconds][Customer] : Sorry, sorry. Actually, actually I wasn't automatically here. I was actually my dog is around me, so I was looking at him.

[15 minutes 42 seconds][Agent] : What kind of dog?

[15 minutes 48 seconds][Customer] : OK, Yeah. So there's no any strong reason. I mean, as you know, like in I'm just worried about my like in the future, you know, like if anything happens like, you know, getting old. So yeah, these are the main reason.

[15 minutes 49 seconds][Agent] : Yes, yes, yes, yeah. I completely understand. And it sounds like

you're looking for something to pretty much, you know, protect your income, just a bit of Peace of Mind sort of thing.

[16 minutes 5 seconds][Customer] : Like, you know, so yeah, yeah.

[16 minutes 18 seconds][Agent] : Yeah. Yeah, Yeah. That's all it is. You're right. I mean, is what I mean.

[16 minutes 18 seconds][Customer] : Yep, Yep.

[16 minutes 22 seconds][Agent] : It's a monthly income benefit paid directly to you if you're unable to work due to disabled sickness, injury and you suffer loss of income. It's designed to help public bills and living costs if your salary is interrupted. And you can apply if you work at least 15 hours per week in paid employment. Send it. St. said that you work for Toll. You're one of the drivers for Toll. Is that right?

[16 minutes 43 seconds][Customer] : Oh, yes, please.

[16 minutes 44 seconds][Agent] : Yeah. Alright.

[16 minutes 43 seconds][Customer] : It's, it's, it's, it's not at all like it's Inglove Express.

[16 minutes 48 seconds][Agent] : Oh, Global Express is it?

[16 minutes 50 seconds][Customer] : Yeah, it's Inglove Express. Yeah.

[16 minutes 52 seconds][Agent] : Oh right, OK, haven't haven't heard of it before. How long you been doing in your current job for now?

[16 minutes 58 seconds][Customer] : It's been 30 years.

[17 minutes][Agent] : Oh, OK, that's pretty good.

[17 minutes 2 seconds][Customer] : Yeah.

[17 minutes 1 seconds][Agent] : So you've been at it for a while.

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

[17 minutes 2 seconds][Agent] : So we we'll do a duty based assessment. I did go through this with Sandeep in wanted to get that price for you, but we'll just go through it again because I'm speaking with you now.

[17 minutes 12 seconds][Customer] : None.

[17 minutes 12 seconds][Agent] : Now we offer an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000. It's easy to apply. We just ask you some health and lifestyle questions over the phone to see if you're approved and if so, on what terms we can proceed, what terms we can offer cover and once in place it will cover you until your policy anniversary following your 6th of his birthday. Keep in mind that there are some exclusions that apply as outlined in the PDS and also keep in mind that premiums for income protection are generally tax deductible which can make it even more cost effective for you. Is that all making sense?

[17 minutes 49 seconds][Customer] : Yep, Yep. Yep.

[17 minutes 52 seconds][Agent] : Alright, thank you. So have you had a cigarette in the last 12 months, Yes or no?

[17 minutes 57 seconds][Customer] : No. I trust Mark. Yep.

[18 minutes][Agent] : No, no. Alright, OK, alright, thank you. It's going to be about that duties based assessment again, just bear with me for a moment. Do you mind?

[18 minutes 1 seconds][Customer] : No, no, no, Yep, Yep, no. Yeah, no problem.

[18 minutes 12 seconds][Agent] : I'll just place you on hold for a short moment, OK? Appreciate your patience there, Kldeep. I'm just waiting for that to upload. So this is a duty's basis and we'll get to know your job a little bit more.

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

[18 minutes 31 seconds][Agent] : So before answering any of our questions, it is important that you are aware of your duty to answer all our questions accurately and honestly. Further, to do so could impact your cover at claims time. Kldeep, do you work 15 hours or more per week? Yes or no?

[18 minutes 44 seconds][Customer] : Oh yes, please.

[18 minutes 46 seconds][Agent] : Yes. Alright, thank you. Is your role of an administrative managerial professional nature where you spend the majority of your time indoors in an office or clinical environment, yes or no? No, Yep, Yep, all good, that's fine. Do you perform heavy physical duties, use heavy machinery or drive a vehicle? Yes or no?

[18 minutes 55 seconds][Customer] : No, I'll I'll say that I drive a small truck here.

[19 minutes 7 seconds][Agent] : Yep. Alright, thank you. And then are you qualified skilled or semi skilled to hold the required licences to perform your role? Yes or no?

[19 minutes 19 seconds][Customer] : I'm, I'm, I'm sorry, I didn't get discussion. Sorry.

[19 minutes 20 seconds][Agent] : Oh yeah, OK, yeah, that's alright. I'm happy to repeat. If I'm going to fast code, feel free to just ask me to slow down or repeat. Are you qualified skilled or semi skilled or hold the required licences to perform your role?

[19 minutes 25 seconds][Customer] : Yeah, I know. Yeah, I drive.

[19 minutes 40 seconds][Agent] : So to drive a truck, would you have a licence?

[19 minutes 43 seconds][Customer] : Yeah. Yeah, I have a license. Yeah.

[19 minutes 45 seconds][Agent] : Yeah, yeah. There you go.

[19 minutes 46 seconds][Customer] : Oh, yeah. OK.

[19 minutes 46 seconds][Agent] : Yeah, yeah, yeah.

[19 minutes 46 seconds][Customer] : Yeah, yes, I have a sorry, I have a convenient license. Yeah. Yes.

[19 minutes 49 seconds][Agent] : And yes. OK. No, that's good. So I put yesterday and also skilled or semi skilled pretty much just means you have received all your work duties decision job, the required educational training and and training includes on the job training. So I understand being in your role for about 13 years, you would have received training for that as well.

[20 minutes 9 seconds][Customer] : Yes.

[20 minutes 10 seconds][Agent] : Yeah, that's fine. I'll put yes to that. That's Kuldeep.

[20 minutes 12 seconds][Customer] : Yep, there we go.

[20 minutes 13 seconds][Agent] : And do you work in any of the following fields? Aviation. There's a pilot of crew, entertainment, sporting industry, Air Force, Army, armed forces. Or do you handle explosives? Yes or no? No. Alright, thank you. And do you regularly work underground or underwater? Work at heights above 10 metres, Work offshore, carry a firearm or drive long haul? Yes or no?

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

[20 minutes 36 seconds][Agent] : Oh, alright, thank you. Thanks for confirming and and and confirming your current employment status. Are you currently employed or self-employed?

[20 minutes 54 seconds][Customer] : Self self-employed.

[20 minutes 56 seconds][Agent] : self-employed. All right, thank you. Yep, self-employed is fine and pre tax income is your share of annual income earned in the business before tax directly due to your own personal efforts, less any business expenses and excluding super contributions. This is the amount that the business would otherwise cease earning in the event you are unable to work due to a disability. What is your annual pre tax income?

[20 minutes 56 seconds][Customer] : I'm looking at working self correct 80,000.

[21 minutes 22 seconds][Agent] : Can you just provide that again for me 80,000 OK thank you. OK so your wife has asked me to quote you on a certain amount but you know what? Your annual pre tax income is \$80,000. So based on your duties and income, you can select the monthly benefit amount from \$1000 up to the maximum monthly benefit amount of \$4666.00. So just have a think about those expenses that you need covered while you're unable to work.

[22 minutes 9 seconds][Customer] : 4000.

[22 minutes 3 seconds][Agent] : What benefit amount or what amount would you like me to quote on 4000? Yeah, sure. And the waiting period is the non payment period that you must wait before the income benefit is payable after the short event. You can choose 30 days or 90 days plus keep in mind the income benefits paid monthly in arrears many. If you choose a 30 day waiting period, your first payment will be 60 days after your first eligible. That's a client. Which waiting period would you like me to select 30 days? Thank you. And the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness like I explained to you Sunday. Your option six months, one year, two years or five year benefit. Which benefit. Would you like me to select? One year? Yeah, sure. OK. And for the quote, do you prefer monthly, fortnightly or yearly premiums?

[22 minutes 40 seconds][Customer] : 30 days, 01 year monthly please.

[23 minutes 10 seconds][Agent] : Monthly. OK, alright, thank you. OK, so, so the next step, I'll take

you through these health and lifestyle questions as the price, any terms of cover is determined on the outcome of these questions, which I'll take you through now. And we'll check the final price and we'll see if there's any extra terms in there as well. And also see if you're eligible for the cover as well to get it approved. I'll arrange for those documents to be posted out to you for you to have a read through. And so I'll be reading to you a pre underwriting disclosure and I'll just get you to confirm your post code. What's your post code? Yeah, your post code.

[23 minutes 51 seconds][Customer] : So post code, yeah, yeah, 3336 please.

[23 minutes 55 seconds][Agent] : Yep. OK, so Victoria, that's Fraser Rise. Yep.

[23 minutes 58 seconds][Customer] : Yes, please.

[24 minutes][Agent] : All right, all good. OK, so before I read that pre Aron disclosure, do you have any other questions for me so far?

[24 minutes 7 seconds][Customer] : Yeah. OK.

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

[24 minutes 8 seconds][Customer] : Thank you.

[24 minutes 8 seconds][Agent] : All right, all good, that's fine. So the preorderedised deposure rates, please beware. 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 you insure and we share other Australian service providers for the purpose of measuring your policy or handling clients. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By present you understand the appliance purchase a an income protection policy and a such have a duty to take reasonable care so I'll make any misrepresentations. This means that you need to ensure they understand each question I asked you and that you provide honest, accurate and complete answers. You need to answer each question in full. You may have provided some information to us and any earlier discussions you've had. If you do not take reasonable care, you to breach your duty. And if this happens for sure, it may be told to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. Do you understand and agree to your duty? Yes or no?

[25 minutes 12 seconds][Customer] : Yes, please.

[25 minutes 13 seconds][Agent] : Yeah. All right. Thank you. So, OK, I'll just grab those questions. Just while I have those questions there, just also like to make you aware your premium stepped, I mean it will generally increase each as you wage and you can also find information about our premium structure on our website. But once we get that final price, Kuldeep, I'll bring up that premium rejection. So we'll see what it might look like in the coming year. OK, Well, the first question is about COVID-19. Have you been hospitalised for COVID-19 in the last 12 months? Or have you experienced any ongoing symptoms or complications associated with a COVID-19 infection in the last 30 days? Yes or no?

[25 minutes 54 seconds][Customer] : No, No.

[25 minutes 55 seconds][Agent] : Alright, thank you. Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia. Yes or no?

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

[26 minutes 4 seconds][Agent] : Thank you. Does your work require you to use explosives, travel to areas experiencing war, civil unrest, or work offshore? Yes or no? Thank you. Are you a employed or B? self-employed? A or B.

[26 minutes 13 seconds][Customer] : No, we can.

[26 minutes 22 seconds][Agent] : Hey Jack.

[26 minutes 25 seconds][Customer] : Yeah.

[26 minutes 23 seconds][Agent] : So yeah, you're self-employed now do you? The next question is do you own a business or are you a contractor? So are you a business owner or are you a contractor?

[26 minutes 31 seconds][Customer] : Contractor, please.

[26 minutes 33 seconds][Agent] : Thank you. And are you currently contracted or subcontracting?

[26 minutes 38 seconds][Customer] : Subcontractor.

[26 minutes 38 seconds][Agent] : Yes or no? Yep, Yep.

[26 minutes 40 seconds][Customer] : Yes.

[26 minutes 39 seconds][Agent] : And I'll put yes.

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

[26 minutes 41 seconds][Agent] : And do you expect your income to reduce in the next 12 months, yes or no?

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

[26 minutes 47 seconds][Agent] : Alright, thank you. Next question is, if you were to become disabled and unable to work, would your business continue to generate income for more than 60 days? Yes or no?

[27 minutes 3 seconds][Customer] : Can you, Can you repeat it again?

[27 minutes 3 seconds][Agent] : I re I re ask oh re ask so so it just talks about where if you were to become disabled and unable to work, would your business continue to generate income for more than 60 days? OK, that's alright. And do you have a second occupation that generates a taxable income? Yes or no, Right, Thank you. Have you ever ha have you ever been declared back or placed in reservation, in voluntary liquidation or under administration? Yes or no?

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

[27 minutes 37 seconds][Agent] : No. Alright, thank you. And the next section is in relation to your hide and way. Please be aware I am required to obtain a confidence single figure measurement for each in order to continue with the application. The system does not allow me to enter a box of figures, words or highway ranges. What is your exact height? So how tall are you? Just one answer's all we need. Yeah, Thank you. 5 feet, 9 inches. All right. What did you say? Did you say 5 feet, 9 inches, 05/10? OK, so just to reconfirm again, your height, 5 feet 10 inches. Thank you. What is your exact weight in kilograms, pounds or stones? Just one answer.

[27 minutes 56 seconds][Customer] : 59 yeah 55910 yes yeah 05510 yes 510 yeah yes please in kilos, 78 kilos.

[28 minutes 25 seconds][Agent] : OK. Yeah, thank you. Just put that in 78 kilos. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no? No. Alright, thank you. To the best of your knowledge, are you infected with are you in a high

risk category for contracting HIV which causes AIDS? Yes or no? Thank you. Travel. Do you have definite plans to travel or reside outside Australia IE booked or will be booking travel within the next 12 months? Yes or no?

[28 minutes 35 seconds][Customer] : No, no, not yet. No.

[28 minutes 58 seconds][Agent] : No, it's OK, so I'll put no. Fantastic. No definite plans, I'll put no. Do you have existing income protection cover? Yes or no?

[28 minutes 59 seconds][Customer] : Yeah, yeah, no.

[29 minutes 9 seconds][Agent] : No, no thank you. Now the next part is medical history. Have you ever had symptoms of being diagnosed with or try to fall or tend to seek medical advice for any of the following? So I'll ask, I'll ask. I'll just read out each carrier as it comes up. And then yeah, it's a yes or no. The first one, cancer, tumour, molar cyst, including skin cancer, sunspots, Melanoma or leukemia. Yes or no thank you. Have you ever had an abnormal PSA test or an enlarged prostate? Yes or no, thank you. Stroke, chest pain, palpitations, a heart condition such as but not limited to heart attack and angina or high blood pressure. Yes or no. No and high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting. Yes or no and diabetes, low blood sugar, impaired glucose tolerance or impaired fasting glucose. Yes or no and hepatitis or any disorder, the liver, stomach, bowel, gallbladder or pancreas. Yes or no and epilepsy, motor neurone disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis.

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

[30 minutes 21 seconds][Agent] : Yes or no and anxiety, depression or stress requiring medical treatment or any other mental health disorder. Yes or no. Any illegal drug use, abuse or prescription medication or received medical advice or counselling for alcohol consumption. Yes or no. Thank you. Disorder of the kidney or bladder? Yes or no. Blood disorder or disease? Yes or no. Fantastic. Next category. Asthma or the respiratory disorder, excluding childhood asthma. Yes or no. No back or neck pain or disorder. Yes or no and arthritis, chronic pain, gout repairage, stain injury, chronic fatigue syndrome or fibromyalgia. Yes or no. Joint or muscle pain, legal injuries, including a replacement or reconstructive surgery. Yes or no? No and osteoporosis or osteopenia. Yes or no.

[30 minutes 30 seconds][Customer] : No, no, no, no, no, no, no, no, no, no, no.

[31 minutes 19 seconds][Agent] : And any defect of hearing or sight which is corrected by glasses or contact lenses. Yes or no. All right, thank you. So we're down to the last six questions other than what you're already told about in the past three years, have you sought medical advice or treatment by a medical practitioner specialist? Are you awaiting results for any medical tests or investigations such as they're not limited to any surgeries, X-ray scans, blood tests or biopsy? Yes or no? No. Alright, thank you. Other than what you're already told about, are you contemplating seeking medical advice or any symptoms you're currently experiencing within the next two weeks? Yes or no. You Other than what you're talking about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury? Yes or no? Start again. OK fantastic. Sorry about that. The wrong just that dropped out.

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

[32 minutes 13 seconds][Agent] : You answered, but that's very concerning. OK, so family history. Here's an Expo. Immediate family. We'll refer to immediate family. We are we mean your mum, dad, brothers or sisters. Are we 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 anemitis polyposis? Yes or no And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other electric disease prior to age 60? Yes or no? Alright thank you. And this takes us through to the last part. Hazardous receipts other than one off events like gifted like just certificate or vouchers to engage in or tend to engage in any of the following aviation of that is a fair pay passenger on a recognized airline motor racing, parachuting, mountaineering up sailing, scuba diving, different 40 meters cave or wreck diving or any other hazardous activity yes or no.

[32 minutes 37 seconds][Customer] : No, no, no.

[33 minutes 17 seconds][Agent] : All right, thank you. That comes to the end of those questions. I'll just check that out. Come for you and just also included in this income protection tab is a final expenses benefit that pays \$10,000. You know, they need a pass away to help with things like final

expenses and there's also rehabilitation benefit included as well. Some great news. Congratulations Kuldeep. Your application is approved for the income protection. Well done.

[33 minutes 47 seconds][Customer] : Thank you.

[33 minutes 47 seconds][Agent] : So just based on a \$4000 monthly benefit amount, 30 day waiting period and a benefit period of one year, the final price \$102.38 a month. So how's that all sounded so far?

[34 minutes 2 seconds][Customer] : It can be increased like you know, this is just four months like in monthly.

[34 minutes 9 seconds][Agent] : This is the monthly premium, \$102.38 a month. What did you want to increase?

[34 minutes 8 seconds][Customer] : Yeah, it's no, I'm talking about the benefits.

[34 minutes 19 seconds][Agent] : Yes, well 'cause we cover you up and up to S up to 70% of your monthly pre tax income, so the maximum is \$4666.00. But right now I've quoted you on a monthly benefit of about \$4000. Yes, you can. Yes, to the maximum, the \$4666, yeah. Is that what you want echoed there?

[34 minutes 40 seconds][Customer] : To carry, carrying through or OK, yeah.

[34 minutes 56 seconds][Agent] : Yeah. OK, sure, that's fine. Let me just get you the the premium. So everything else remembering the same great news.

[35 minutes 10 seconds][Customer] : OK.

[35 minutes 2 seconds][Agent] : You've been approved \$119.43 a month premium. Yeah.

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

[35 minutes 12 seconds][Agent] : How's that all sounding to you?

[35 minutes 17 seconds][Customer] : Sorry, I'm ready to schedule that. Can you attend it? Sorry, can you hold this?

[35 minutes 21 seconds][Agent] : Oh yeah, sure. Look, just take your time. I'm happy to talk about with your wife.

[35 minutes 47 seconds][Customer] : Well, actually I go for like a 4000.

[35 minutes 49 seconds][Agent] : Just go back to 4000, OK? Yeah, that's OK.

[35 minutes 51 seconds][Customer] : Yeah, Yep.

[35 minutes 53 seconds][Agent] : So \$4000 monthly benefit amount, a waiting period of 30 days and a benefit period of a year. So again, the premium \$102.38 a month. And like you might already be aware, Kuldeep, there's a reward that's attached. So following your first policy anniversary date, we will refund 10% of the premium you paid in that time, \$122.86 will be your refund under rewards. So just keep that in mind, but we'll let you know closer to the day about how we'll process that refund back to you. Like I said, I'm just going to bring up a PR Prem projection so we can have a look at and see what it might look like in the coming year. Please be aware all our premium objections are indicative early and assume that you do not make any amendments to your cover as an indication called it. If you make no changes to the policy, the premium next year will be \$104.61 a month. So, so that's kind of gives your idea of what it might be next year. But again, we'd like to keep you updated so we'll send notice to you when there are such changes. So again, you've been approved. Well done. And as you've been approved, I'll get you covered. Get all those documents posted to your Fraser Rise address today.

[37 minutes][Customer] : Yep, Yep, Yep.

[37 minutes 19 seconds][Agent] : Once you get these documents, take your time to have a read through. Now. If you have any questions, please call us. We're open Monday through Fridays. This policy also gives you a 30 day cooling off. Just in case you change your mind.

[37 minutes 30 seconds][Customer] : Yep, Yep.

[37 minutes 30 seconds][Agent] : You're not required to pay anything today. You select your preferred method of payment and select a payment date of your choice. You can push it out to the date that you prefer. We could allow it to pay that if you like.

[37 minutes 40 seconds][Customer] : Yep.

[37 minutes 40 seconds][Agent] : All right, today is Friday, 15th of November. What day would you prefer that first payment You choose?

[37 minutes 51 seconds][Customer] : Friday. Yeah.

[37 minutes 52 seconds][Agent] : Friday.

[37 minutes 52 seconds][Customer] : Friday, please.

[37 minutes 53 seconds][Agent] : OK. Do you mean this Friday or next Friday?

[37 minutes 56 seconds][Customer] : The next Friday, please.

[37 minutes 57 seconds][Agent] : Yeah, sure. Next Friday is OK. So next Friday is the 22nd of October and then from there it will be every month on the 22nd.

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

[38 minutes 6 seconds][Agent] : Yeah. OK, I'll just confirm your e-mail. Is it handa unders_OS at yahoo.com.uokhanda_au@yahoo.com dot AU all.

[38 minutes 14 seconds][Customer] : Yep, Yep, yes please.

[38 minutes 21 seconds][Agent] : Right thank, you I'm. Gonna get a welcome e-mail I SENT to you so, you should get this in the next half hour which, will include a soft copy of your policy schedule and your policy number that would also be included can.

[38 minutes 30 seconds][Customer] : Yep. 43 Higgins St. for the rise.

[38 minutes 30 seconds][Agent] : You please confirm your address in Fraser Rise, Please 00. OK, gotcha. And that would also be your R mailing address as well.

[38 minutes 39 seconds][Customer] : Yep, yes please.

[38 minutes 45 seconds][Agent] : Yeah. OK. That welcome pack that would include things like a hardcopy or Pol schedule, the PDS and also the financial services guide.

[38 minutes 53 seconds][Customer] : Mm Hmm.

[38 minutes 52 seconds][Agent] : So you should get that in about two to five working days. I've called this number 0415477219. That's that's your best contact number. Oh, OK, no worries. I've just got it here under your profile as well as this other number, 0425645277. OK, just just leave these two numbers under your profile. Yeah, OK. Know about that. That's fine. All good. And just reconfirm again, you did say date of birth, 19 October 84 and you're a male in Australian residence.

[39 minutes 5 seconds][Customer] : I just send it number to the yes, yes, yes, yes, yes please.

[39 minutes 31 seconds][Agent] : Yeah. OK, that's fine. OK. First debit is 22nd November. And how

do you normally set up your direct debits? Would you like to use a card, a Visa, MasterCard or a basement account number? What do you prefer? BSB. OK, sure.

[39 minutes 45 seconds][Customer] : BSP account number please save me.

[39 minutes 48 seconds][Agent] : Is that a cheque or a savings account that you have savings? OK. And the bank account name, is that just under your your first and last name? Paul Dickson? Yep. OK.

[39 minutes 59 seconds][Customer] : Ah yes please.

[40 minutes 1 seconds][Agent] : And and for Dave, can I just get a concern your PSP and then? Oh, OK, sure. What's your company's name?

[40 minutes 7 seconds][Customer] : Sorry, the discount number is under my company name Sonor SA.

[40 minutes 19 seconds][Agent] : Yep. OK, Yep. OK, So Samuel is S for Sam, A for Apple, N for Nelly, O for Object, U for Umbrella, R for Rabbit. Yeah. Transport Pty Ltd. Yep. OK, no worries. Because it's a, it's a, a business account. I just need to ask. Cool. Do you have authorisation for us to debit from that business account? Yep, that's fine.

[40 minutes 16 seconds][Customer] : NOUR Transport Driver Limited Yep Yes please Yes, please Yes please Yep.

[40 minutes 50 seconds][Agent] : And I'll note down the BSP number and then the account number 765. Commonwealth Bank. Yep. And the account number? Yep. Oh, OK. So is that 000? Yeah. OK, sure. I'll read it back here. So Commonwealth Sands account under Samuel Transport Profile Limited, BSP 063765. And the account number is 10973000.

[40 minutes 55 seconds][Customer] : The BSB number is 063, 765 yes please and the phone number is 10973000 yes, yes please.

[41 minutes 33 seconds][Agent] : Yep. All right. Thank you. So I'll just need to read you this declaration. Now, in this declaration, there will be a few questions for you to answer with a yes or no. Now, once that's done, you'll be covered. If you'd like to write down your policy number, have a paper, a pen and paper handy. But if you don't want to write down, that's OK. It will show on the

e-mail and also be on the documents as well.

[41 minutes 49 seconds][Customer] : Yep, Yep.

[41 minutes 54 seconds][Agent] : OK, Again calls are recorded. Any advice I provide is general nature of the situation at the declaration rate. Thank you called Dixon. It is important you understand the following information. I will ask you a granted to these terms at the end and the policy will not be enforced unless you agree to these terms in full. Real Income protection is issued by Hanover Live Free of Australasia Ltd whom we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I will refer to as your first trading as real insurance, to issue and arrange this insurance on its behalf. And that relies upon the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote and that has set a market determination for this product, which is quite our consumers, which product is designed for distribution practices are consistent with this determination and you can take a copy on our website. I need to remind you that you need to take reasonable care that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty? Yes or no?

[42 minutes 51 seconds][Customer] : Yes.

[42 minutes 53 seconds][Agent] : Yeah, thank you. 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. While agreeing to this declaration. You can simply allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us except the cover provides the following insurance cover for codexing a monthly insured amount of \$4000 with a waiting period of 30 days and a benefit period of 12 months. The monthly income benefit payable in the event of a claim may be less than the monthly insured amount as your income benefit is limited to 70% of your average monthly income of any 12 consecutive months during the two years before you suffered your deciding sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources. There is a final expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in place. By agreeing to this benefit declaration, you agree to

any non standard exclusions or loadings placed on your policy and you understand they will remain in place for the life of the policy. You may request that any of these alternate terms to be reviewed at any time by calling us. Your cover expires on November 22, 2049 12 AM. Your premium for your first year of cover is \$102.38 per month. Your premium is a STEP premium which means it will be calculated each policy anniversary and will generally increase each year included in your premium set amount payable by Hanover to GFS of between 37% and 51% to cover costs. Your premium will be debited from your non bank account in the name of Sonor Transport Provided Limited which are authorised to deliver from and have provided to us the policy documentation. PDS and FSG will be mailed to you if you have provided us with an e-mail address. Your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product that you need. You have a 30 day cooling out. When you may cancel your policy and the premium may be paid will be refunded in full unless you have launched a claim. There are risks associated with replacing policies. As your new policy may not be identical to existing cover, we recommend that you do not cancel any existing policy. As you have received and reviewed our policy in full, we have a 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. Do you understand and agree with the declaration, yes or no?

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

[45 minutes 17 seconds][Agent] : Yes. Alright, thank you. Would you like any other information about the insurance now or would you like me to read any part of the PDS to you? Yes or no?

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

[45 minutes 29 seconds][Agent] : Alright, thank you. OK, so you're covered as of today and 1st of it is next Friday then every month on the 22nd because the first of it is 22nd of November and I've just sent the welcome e-mail. And so you get that shortly and that that those documents like I said should get that about two or five working days. Did you want to write down your policy number? Yep, I'll just get that for you. All right, It's a nine digit number. OK.

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

[46 minutes 9 seconds][Agent] : Income protection policy number 722, followed by 001, 090.

[46 minutes 21 seconds][Customer] : Yep, Yep.

[46 minutes 29 seconds][Agent] : Alright, so, yeah, so a any, any questions, Codec, when you call us, you can just quote that policy number 722001090. And yeah, so we can get your, your details up, but O other than that codec, that's all done. That's all set up for you.

[46 minutes 48 seconds][Customer] : No worries. Thank you very much.

[46 minutes 50 seconds][Agent] : Yeah. Appreciate your time. Thank you, codec. Enjoy the rest of your day. Have a good weekend.

[46 minutes 52 seconds][Customer] : Yeah, than you do. Thank you.

[46 minutes 54 seconds][Agent] : Bye, bye now.