

[1 seconds][Customer] : Hello, Matthew speaking.

[3 seconds][Agent] : Oh, hey, Matthew, it's Ethan calling back from Choosy. How you going?

[7 seconds][Customer] : Hello. I'm good. Thank you. Sorry I missed your calls yesterday.

[9 seconds][Agent] : Oh, no stress.

[9 seconds][Customer] : I I was in hospital, unfortunately.

[13 seconds][Agent] : Sorry to hear that, Matt.

[14 seconds][Customer] : That's all good.

[15 seconds][Agent] : Yeah, well, you know, it's completely fine. Yeah, I didn't want to keep yeah bombarding you. Just thought I'd try a call back today and see if I can catch up. No worries.

[23 seconds][Customer] : Yeah, I can definitely do that now.

[25 seconds][Agent] : Awesome. No worries. Well, just to go through everything, I'll just need to confirm. Yeah, the name on file again. So just Brett's first, last name and date of birth. Thanks. Yeah, perfect. That's what we got here as well. Just confirming he's an Australian resident as well, please.

[31 seconds][Customer] : Yep, Brett S Stewart and his date of birth is the 8th of the 7th 66, correct?

[45 seconds][Agent] : Awesome. No worries.

[46 seconds][Customer] : So I'm trying then to grab his folder just to make sure I've got all the information.

[49 seconds][Agent] : Cool.

[51 seconds][Customer] : Yep.

[51 seconds][Agent] : I'm just going to jump back into the quote that we went through yesterday, so or the day before. Let's have a look. OK. And how'd you go? I know you mentioned that you were going to try and get the the bank set up under your name. Oh, nice. OK, cool.

[1 minutes 17 seconds][Customer] : Yes, I got a account created correct.

[1 minutes 24 seconds][Agent] : OK, so we're looking at the \$15,000 of cover with real insurance. Yeah. All right. No worries. OK, umm, just as that's loading up, just gonna take a second for my system. Lloyd. I'll just quickly, uh, recap the, umm, the benefits.

[1 minutes 44 seconds][Customer] : Yep.

[1 minutes 42 seconds][Agent] : Well, so you've got the, uh, the accidental death benefits. So if, umm, yeah, it was possible through an accident, there's a triple payout, the, umm, serious injury as well. Uh, so if he wants to suffer a defined accidental serious injury, uh, then yeah, we'll get the triple payout as well. There there's the umm, early cash out option after it reaches age 85, he can choose to end the cover early and we'll pay 75%. The fuel insurance benefit as well as the uh premiums are designed to stay as you get older as well.

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

[2 minutes 16 seconds][Agent] : OK, umm, yeah.

[2 minutes 21 seconds][Customer] : No, nothing at all.

[2 minutes 18 seconds][Agent] : Any questions about anything or any, any uh, concerns come up over the last few days? So alright, no worries then. OK, alright, well, I'll just click the Oh, OK, Actually, one thing that I'm missing here is the umm, postal address, home and postal address where we can set up the policy documents as well.

[2 minutes 38 seconds][Customer] : Yep. So that'll be 5 Moore Creek, Dr.

[2 minutes 40 seconds][Agent] : Yep, drive.

[2 minutes 42 seconds][Customer] : MOON EE Creek Drive, and that's in Moorey Beach.

[2 minutes 47 seconds][Agent] : Yep, no worries. What was the post code for that one? Yeah, no worries. And sorry, was it Mooney Creek Drive or?

[2 minutes 54 seconds][Customer] : 2450, yeah.

[3 minutes 15 seconds][Agent] : Yeah, All right, Cool. Is that same for the postal address?

[3 minutes 14 seconds][Customer] : Mini Creek Drive, Yes.

[3 minutes 19 seconds][Agent] : Yep. All right, No worries. OK, uh, now, just as this is a new call, just quickly make sure I cover everything for the, uh, recording purposes. So you may pay more in total premiums of the left policy than the benefit amount. Please be aware this insurance does not have a savings or investment elements. So if you cancel outside of the 30 days, cover will stop. You'll not receive anything back. Umm, and just confirming, uh, that yeah, again to cover with a

cover, you're not required to pay anything today. We'll just take down the preferred payment method and then we can choose a first question date that's suitable for yourself. You happy to continue with this?

[3 minutes 53 seconds][Customer] : I certainly AM.

[3 minutes 54 seconds][Agent] : Fantastic. All right, in terms of the first collection date, the amount, what would be best for yourself?

[4 minutes 5 seconds][Customer] : Any time's fine.

[4 minutes 7 seconds][Agent] : Any time? All right, cool. Well, we can just set it up for tomorrow then and it'll be fortnightly from now. Yeah. All right. No worries. Is that direct debit or credit card? OK. Our savings or check. OK. BSB number. Yep. OK. And that was Commonwealth. Yeah. Account number, Yep, sure.

[4 minutes 11 seconds][Customer] : Yep, it'll be direct debit savings account 06/7 873 14740038.

[4 minutes 45 seconds][Agent] : Awesome. And just the account name on that one.

[4 minutes 48 seconds][Customer] : That 1 is OK that's in minor. I'm just gonna double check it account details. Yeah, that's in Matthew and Stuart.

[4 minutes 51 seconds][Agent] : OK, Matthew M Yep.

[5 minutes 4 seconds][Customer] : Matthew with one TMATHEWM, Yep.

[5 minutes 10 seconds][Agent] : And for Matthew again. Yep.

[5 minutes 10 seconds][Customer] : Stuart, Yep.

[5 minutes 13 seconds][Agent] : All right. Awesome. Thanks for that, Matthew. And the e-mail address ivegothereisitmatthew-stewart@hotmail.com.

[5 minutes 12 seconds][Customer] : And Stuart Stewart, Yep. Correct.

[5 minutes 24 seconds][Agent] : All right, no, I think there's a spelling error there.

[5 minutes 27 seconds][Customer] : OK, sorry.

[5 minutes 25 seconds][Agent] : It said dot con, but that was, that's, that's why. No, no, it's all good, All good. Just confirming. All right, awesome. Well, what I'll do now is I will read out the declaration. Basically, it just goes over everything that we went over in a bit more of a formal manner. I'll just ask

your agreement at the end and then the policy will be enforced from there. All right, So bear with me. Uh, it's gonna have, uh, Brett's name on the declaration. Uh, by the way, uh, and this is confirming as well, uh, that you are authorized to purchase this policy on the behalf of the insured.

[5 minutes 50 seconds][Customer] : Yeah, yes, I'm his legal and financial guardian.

[6 minutes 1 seconds][Agent] : Like, yeah, fantastic. No worries. I'll write that down in the and the night sale. Yep. OK, so it'll say thank you. Brett Stewart, It is important that you understand the following information. I lost your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real funeral cover is issued by Hanover Life free of Australasia and we referred to as Hanover Choosy Pty Limited, whom I referred to as Choosy, is an Australian financial services licensee authorized to deal in and provide general advice in relation to the general and life insurance blocks. Choosy has been given a binding authority by Hanover that allows Choosy to bind cover behalf of Hanover as if it were Hanover. Choosy is a related company to Greenstone Financial Services Pty Limited, whom I refer to as GFS Disputer and administrator of the products. Your answers to the application questions and any related documents form the basis of your contract of insurance and Hanover relies upon the accuracy of the information you provided when assessing your application and over set a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. Collect your post some information to provide insurance quotes issue covering other related services. We'll share this with your insurer and they share it with other Australian service providers for the purpose of administering your policy or handling claims. Privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. Uh, would you like any other information? Would you like me to read any part of the PDS to you?

[7 minutes 26 seconds][Customer] : No, that's all good. Thank you.

[7 minutes 24 seconds][Agent] : Yeah, no worries. Uh, just a little bit more here. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can opt out of this at any time. By contacting us, you've agreed to take out a single real funeral cover

with the following cover. Brett Stewart is covered for \$15,000 in events of death. In the case where death is accidental or, uh, he with a software defined accidental serious injury, the benefit amount will triple. Covers for accidental death only for the 1st 12 months. Covered with death by any cause of diagnosis for terminal illness covered thereafter. Accidental serious injury cover for each life insured under age 75 starts immediately ends on the policy anniversary following the life insurance 75th birthday. Once the life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit. Now, if you take up the cash out option, uh, cash out option offer, you will no longer have a right to claim under the policy for that life. Insured policies Insurance policy doesn't have a savings or investment component. You can end your cover at any time by contacting us. If you stop paying your premiums, we may end your cover, but we'll give you notice before doing so. Co. If cover ends prior to age 85, no benefit is payable. There is no refund of premiums after the cooling off. If cover continues beyond age 85 for life, insurance will receive an additional 25% bonus cover. From that day. You will not be required to pay any further premiums. Bonus cover is not payable as early cash out option has been taken out. Cover for each life insured ends on the day prior to their 100th birthday. We'll pay the funeral benefit and bonus cover for the life insured. At this point your total premium for the first year of cover is \$40.82 per fortnight. The premiums are level, which means they are designed to stay consistent year on year and will only change for you. Also, your cover or the insurer adjust the premiums rates applying to your policy. The insurer can only make change if it is applied consistently across all policyholders may pay more in premiums than the benefit amount over the life of the policy. Included in your premiums the amount payable to hand over to CHE, payable by handover to GFS of up to 54% to cover costs. GFS will then pay Choosey up to 49% of the premiums to be received over the expected life of the policy. I'll receive a salary and may receive a bonus paid by my employer. Your premium will be debited from your nominated bank account in the name of Matthew M Stewart, which will authorize the debit from and that provided to us. Uh, we may provide written communications to you by the e-mail address you provided to us, and this will include any legal notices we are required to provide you in writing. If you prefer to receive this only by mail, you can

update your communication profile reference at any time. Policy documentation, PDS and FSC will be mailed to you, and if you have provided us with an e-mail address, your policy documentation will be also emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premiums you may have paid will be refunded in full unless you've lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy until you have received or review that policy in full. We have a complete process which you can access any time by contacting us. Full details are available online in the documentation we're sending you. Do you understand, agree with the declaration.

[10 minutes 23 seconds][Customer] : I certainly do.

[10 minutes 25 seconds][Agent] : Thank you so much. All right, well, I'm gonna accept that on your behalf. Umm, everything that we cornered is going to be sent to the e-mail address now, uh, usually comes through within the hour. Uh, the policy documentation, like hard copy soft that will be sent out to your address, uh, probably, uh, leave the office tomorrow and then it can take up to five business days from now.

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

[10 minutes 46 seconds][Agent] : So you should receive all that stuff pretty soon. But umm, yeah. Matt, thank you so much for, yeah, going through the process.

[10 minutes 48 seconds][Customer] : So did he 'cause he has the mentor, he just runs away a lot.

[10 minutes 53 seconds][Agent] : Umm, I hope everything's OK with Brett and umm, Oh, OK. Yeah, understood.

[11 minutes 1 seconds][Customer] : Yeah.

[11 minutes 2 seconds][Agent] : Oh, no worries. Well, yeah. Welcome to, uh, wheel insurance. Thanks for picking choosy to help you with the comparison court. I hope you have a great rest of your day.

[11 minutes 10 seconds][Customer] : Thank you. Thank you.

[11 minutes 12 seconds][Agent] : Awesome. Thank you man. See you.

[11 minutes 13 seconds][Customer] : Bye.

[11 minutes 14 seconds][Agent] : Bye.