

[0 seconds][Agent] : Umm, injections every. Hello, uh, good morning. My name is Kayla. I am calling from real insurance. Am I speaking with Morgan? The reason for my call today is you received your enquiries on our website over the weekend to look at the income protection cover. So I'm just giving you a call just to see how I can help you go over the cover and offer some pricing as well, just so I can do that for you. Can I just get you to confirm just your full name and your date of birth there, please? Thank you so much for that. And can I also confirm your gender? You're a male as well as an Australian resident.

[3 seconds][Customer] : Hello, yes, I'm moving to work today 2272, yes.

[42 seconds][Agent] : Thank you, I'll let you know. All calls are recorded. Umm. Any advice I provide is general in nature and may not be suitable to your situation. Just so I can help out the best I can and get a better understanding from you overall. What's made you interested to start applying for some income protection cover on our website?

[59 seconds][Customer] : Uh, yeah, if I get sick I just I I need to be covered.

[1 minutes 6 seconds][Agent] : Yeah, that's it. Of course. No, and that's what the purpose and that's what it says for as well. It's not only gonna cover you for sickness, but it's also gonna cover you if you're unable to work due to an injury as well. So there you go. Oh, and what are you doing for work currently?

[1 minutes 19 seconds][Customer] : OK, I'm umm, I need sizer.

[1 minutes 26 seconds][Agent] : So what what was that was did you say? Electrician did you say?

[1 minutes 25 seconds][Customer] : Yeah, I'm not like I'm outside. Sorry. I will try for you.

[1 minutes 37 seconds][Agent] : Oh, sorry, sorry, sorry. I thought I heard electrician. So what do you do being a flying fly out? So is it like mining or what? What exactly are you doing?

[1 minutes 49 seconds][Customer] : Yeah, yeah, my name.

[1 minutes 51 seconds][Agent] : Mining? Yeah.

[1 minutes 51 seconds][Customer] : I am working on the wall.

[1 minutes 53 seconds][Agent] : Oh right.

[1 minutes 55 seconds][Customer] : Yeah.

[1 minutes 55 seconds][Agent] : OK, yes, I've got you. So how, how often do you fly in and fly out?

Like, what's the roster?

[1 minutes 56 seconds][Customer] : 20, 222 and 1:00.

[2 minutes 6 seconds][Agent] : Oh, so two weeks on, one week off. Oh, good, nice.

[2 minutes 9 seconds][Customer] : Yeah, one week, never on the last day.

[2 minutes 13 seconds][Agent] : No, of course not, especially when you're working two weeks consecutively as well. It's, you know, seven days a week and long hours.

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

[2 minutes 21 seconds][Agent] : Yeah, of course.

[2 minutes 21 seconds][Customer] : Yeah, absolutely.

[2 minutes 23 seconds][Agent] : Yeah. Well, what income protection? Therefore, it's designed to provide a monthly income benefit paid directly to you. If you're unable to work, that's due to a disabling sickness or injury and you suffer a loss of income. That's designed to help cover your bills and living costs if your salary is interrupted and you're not able to work for that time. Yeah.

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

[2 minutes 44 seconds][Agent] : What we offer is an income benefit of up to 70% of your monthly pre tax income and that's from \$1000 up to a maximum \$15,000 per month.

[2 minutes 54 seconds][Customer] : Thank you.

[2 minutes 53 seconds][Agent] : It's also very easy to apply for. So what what I'm going to do today is simply ask you some health and lifestyle questions to see if you are approved and then if so, what terms. We can also cover a month in place. It will cover you until the policy anniversary following your 65th birthday. Now just keep in mind that there are some exclusions that apply as outlined in the product disclosure statement. Now what you'll also find with us to what what you pay to us, you can generally claim it on your tax, which can make it even more cost effective for you as well.

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

[3 minutes 24 seconds][Agent] : Any questions at all regards to the cover so far there Morgan, before I move on?

[3 minutes 30 seconds][Customer] : Yeah, like what? Whatever the monthly premiums.

[3 minutes 37 seconds][Agent] : Yeah. I'm going to go through that for you very shortly. So I've just got a few steps that I've got to go through. So I'm just going to have to ask you some questions regards to duties that you do at work. And then I'm also going to choose like how much cover you feel that you'd need as well. And then that will just generate some indicative pricing to start off with. Oh, so just before answering any of that questions, it is important that you are aware of your duty to answer all our questions accurately and honestly. Failure to do so could impact your coverage claims time. So firstly, do you work 15 hours or more per week? Of course, certainly. And is your role of administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment?

[4 minutes 11 seconds][Customer] : Yes, I've been missing my phone, not any doors, but in the case.

[4 minutes 29 seconds][Agent] : OK, so not indoors, it's outdoors, is it?

[4 minutes 31 seconds][Customer] : Right, right. Yeah, it was 7.

[4 minutes 32 seconds][Agent] : OK, so I'll select a note for that one. And do you perform heavy physical duties, use heavy machinery or drive a vehicle? Yeah. OK. Beautiful. And are you qualified skilled or semi skilled or hold the required licenses to perform your role?

[4 minutes 43 seconds][Customer] : Uh, heavy machines in charge of the vehicle, yeah Uh, qualified.

[4 minutes 55 seconds][Agent] : Yeah, very good. And do you work in any of the following fields? So aviation as a pilot or crew, entertainment or sporting industry, Air Force, Army, armed forces? Or do you handle explosives?

[5 minutes 11 seconds][Customer] : Uh, none of the other?

[5 minutes 12 seconds][Agent] : Oh, thank you. And do you regularly work underground or underwater, work at heights above 10 meters, work offshore, carry a firearm or drive long haul?

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

[5 minutes 24 seconds][Agent] : Thank you. OK. Now next question is in relation to smoking. Have

you had a cigarette in the last 12 months?

[5 minutes 33 seconds][Customer] : Yes.

[5 minutes 34 seconds][Agent] : Thanks for answering honestly. Something like that once it's been past 12 months since you've had a cigarette there. Morgan, you can give us a call back and apply to have that question reviewed too, now, are you? Yeah. So that's not a loading's not there forever. So you can, if you ever have the intent to quit smoking in the future, give us a call and let us know.

[5 minutes 44 seconds][Customer] : Oh, OK, awesome.

[5 minutes 55 seconds][Agent] : And also with your employment status, are you currently employed or self-employed?

[6 minutes 1 seconds][Customer] : Improved.

[6 minutes 2 seconds][Agent] : Thank you for that. Now just to determine how much cover we can offer you, I'll provide you with the definition of pre tax income. So pre tax income is the total annual remuneration paid to you by your employer before tax, including salary and regular commissions or bonuses, excluding super contributions. So what is your annual income before tax there please?

[6 minutes 26 seconds][Customer] : That's UP. No, hold on.

[6 minutes 41 seconds][Agent] : 152,000 per year.

[6 minutes 39 seconds][Customer] : OK, 150 2.

[6 minutes 45 seconds][Agent] : Yeah, thank you. Now the next thing I'll get you to select for me is the monthly benefit amount. So based on your annual income and your duties that you do at work, you can apply for income protection from a minimum \$1000 per month all the way up to \$8866 per month. So let's say for example, if you work were off work, how much do you feel that you'd need, oh, to cover your expenses each month, your living costs, your bills each month? 1200 a week. OK, yeah. So I'll times that by four. Sorry. That's 4800 a month. Yeah, that's certainly.

[7 minutes 15 seconds][Customer] : Probably maybe say 1200 a week, say yeah you couldn't much say 55000 a year, 5000 a month I guess.

[7 minutes 32 seconds][Agent] : Yeah, sure. I'll look at \$5000 per month for you. The next thing I'm going to get you to choose to me is a waiting period and I'll explain what this is for you as well. So

the waiting period is the non payment period that you must wait before the income benefit is payable after the insured event. So you can choose 30 days or 90 days. Now please keep in mind that the income benefit is paid monthly in a raise. This means if you choose a 30 day waiting period, your first payment would be 60 days after your first eligible to claim. So do you want to look at a 30 day waiting period or a 90 day waiting period there for yourself?

[7 minutes 49 seconds][Customer] : OK, Yeah, uh, three days.

[8 minutes 6 seconds][Agent] : Of course, 30 days, of course, no problem. Now the last thing I'll get you to choose a benefit. I'll explain what this is for you as well. The benefit. Is the maximum amount of time that we will pay the the income benefit for anyone injury or illness. So let's say if you were off work, how long would you like us to cover your salary for? So the choices are you have is 6 months, one year, two years or five years. What benefit.

[8 minutes 37 seconds][Customer] : Maybe 12 months.

[8 minutes 34 seconds][Agent] : Would you like to, umm, to look at, Yep, 12 months. Beautiful. So I'll run through some indicative pricing to start off with. And then what, what I'll do is I'll take you through the health and lifestyle questions over the phone and see whether we can get you approved too. But if you're starting at \$5000 for the monthly benefit, the waiting period at 30 days and the benefit.

[8 minutes 58 seconds][Customer] : Mm. Hmm. OK.

[8 minutes 56 seconds][Agent] : At one year, your fortnightly repayments is \$156.05 a fortnight, so you're looking at roughly it's just a bit.

[9 minutes 9 seconds][Customer] : Oh.

[9 minutes 5 seconds][Agent] : It's \$78 per week for your income protection cover. How does that appear for you? How's that sound?

[9 minutes 15 seconds][Customer] : Let me just have a look.

[9 minutes 16 seconds][Agent] : Sounds all right. Good. OK. Well, that's awesome. Do you want me to play with around with the figures yet?

[9 minutes 22 seconds][Customer] : Oh, it's me.

[9 minutes 20 seconds][Agent] : Just happy just to leave it, what with what we've gone through so

far.

[9 minutes 23 seconds][Customer] : It's me. It's me. It is better. Mm, hmm.

[9 minutes 27 seconds][Agent] : Certainly, of course. Well, what I'll do next now is I'm going to take you through your health and myself questions because this is going to tell us the final price in any terms of conditions of coverage determined on that outcome as well.

[9 minutes 38 seconds][Customer] : OK.

[9 minutes 38 seconds][Agent] : Now, when you're approved, uh, Morgan, just a couple of things I'll mention to you. I've mentioned that what you pay to us, you can generally claim it on your tax.

[9 minutes 46 seconds][Customer] : Mm. Hmm.

[9 minutes 46 seconds][Agent] : The other thing is, well, we've got a bonus called a real reward. So following your first policy anniversary date, also going to refund 10% of your premiums stuck to you.

[10 minutes 1 seconds][Customer] : Oh.

[9 minutes 55 seconds][Agent] : So next year we're going to refund \$405.73 and that goes back into your account.

[10 minutes 3 seconds][Customer] : Hello.

[10 minutes 3 seconds][Agent] : Yes, just a little bonus. Now also, when you're approved and you commence the cover, we post out all the policy documents to you. Do you mind if I just grab your home and your postal address as well, please? Four. Yeah.

[10 minutes 15 seconds][Customer] : Yes, it's #24 depot.

[10 minutes 22 seconds][Agent] : Can you just spell the street name? Sorry, I just missed the street name.

[10 minutes 24 seconds][Customer] : Yeah, Yeah. It's Depot. D for Delta, U for Union, P for for Peter, O for for Orange, R for Umm, Walter, Uh.

[10 minutes 30 seconds][Agent] : Yep, Yep, Yep, Yep, Yep.

[10 minutes 46 seconds][Customer] : T for Tango and H for Victor.

[10 minutes 48 seconds][Agent] : Thank you. Beautiful. So 24 due due to?

[10 minutes 54 seconds][Customer] : Yeah.

[10 minutes 52 seconds][Agent] : Yeah, present. Yeah.

[10 minutes 54 seconds][Customer] : Prison, uh. Prestige 4503.

[11 minutes 2 seconds][Agent] : Thank you. And what's the suburb? Thank you so much. I'm just putting that in now. Is that where you received posts at that same address?

[11 minutes 5 seconds][Customer] : Umm, yes.

[11 minutes 12 seconds][Agent] : Yeah, I'm just putting that in. I've got a few. That's Dacabin.

[11 minutes 19 seconds][Customer] : Yes, that's right.

[11 minutes 20 seconds][Agent] : Beautiful. No worries. Now I just want to mention lastly, just with the with the insurance policy also that your premium is stepped, which means it will generally increase each year as you age.

[11 minutes 33 seconds][Customer] : OK.

[11 minutes 32 seconds][Agent] : I'll give you an indication of what that looks like, just so you are aware. So as an indication, if you make no changes to the policy, your fortnightly repayments next year will go to \$171.32. And you can also find information about our premium structure, which is available on our website. Right.

[11 minutes 51 seconds][Customer] : OK.

[11 minutes 51 seconds][Agent] : I'll also just outline. Yeah, Oh, no, you're right.

[11 minutes 52 seconds][Customer] : So how much did they go up, How much did they go up in, in the in the year?

[11 minutes 59 seconds][Agent] : The 12 months, yeah.

[12 minutes][Customer] : Yes.

[12 minutes][Agent] : So it's 100 and it goes to. So next year it goes to \$171.32 per fortnight. So that's roughly, I'll do the calculations for you. So that would be so \$15.32 per fortnight that it went up by if umm, umm, any other questions on that one there Umm, for yourself, Morgan?

[12 minutes 19 seconds][Customer] : OK, OK. No, no, no.

[12 minutes 26 seconds][Agent] : No, you're fine.

[12 minutes 26 seconds][Customer] : No question.

[12 minutes 27 seconds][Agent] : No problem.

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

[12 minutes 28 seconds][Agent] : Now also alongside that, the policy is a rehabilitation benefit alongside with the final expenses benefit that pays \$10,000 to your family in the event that you were to unfortunately pass away. So that money could be used to help with funeral costs or any other immediate expenses that modernized at that time as well.

[12 minutes 46 seconds][Customer] : Thank you.

[12 minutes 47 seconds][Agent] : So lastly, I'm just going to read a small paragraph off to you. So this is called a pre underwriting disclosure. It simply outlines how to answer health and lifestyle questions and also explains our privacy principles regards to the insurance. Now it just says please be aware all calls are recorded for quality monitoring purposes. We collect your personal information to provide insurance quotes, issue comment, 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. Our privacy policy tells you more, including how to access and correct information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase a life insurance, sorry, an income protection policy. In a such, you have a duty to take reasonable care to not make any misrepresentation. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate complaint answers. You need to answer each question in full, even if you have provided some information to us, an early discussion you have had, uh, if you do not take raise, OK, you may breach your duty. And if this happens, your insurer may be entitled to cancel your policy, decline a claim, or make adjustments to the terms and conditions of your policy. The question that we ask you that requires just to clear yes or no is do you understand and agree to your duty that I've just read out to you?

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

[14 minutes 6 seconds][Agent] : Thank you so much for that. So as a result of COVID-19, we just ask you 2 COVID questions before we proceed. Have you been hospitalized for COVID-19 in the

last 12 months?

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

[14 minutes 18 seconds][Agent] : Good. Or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days? Thank you. And are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia, Very good. Does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore?

[14 minutes 27 seconds][Customer] : No, Yeah, New Zealand currently revalued in Australia, no.

[14 minutes 47 seconds][Agent] : The next section here is are you A, employed or B self-employed? So you've confirmed that you're employed.

[14 minutes 55 seconds][Customer] : Improved, yes.

[14 minutes 56 seconds][Agent] : Have you been in your current occupation for at least 12 months? No. OK. And have you been performing the same occupational duties in the past 12 months?

[15 minutes][Customer] : 9/9, yes.

[15 minutes 10 seconds][Agent] : OK, beautiful. Do you intend to change your current occupation the next 12 months?

[15 minutes 16 seconds][Customer] : Uh, probably not.

[15 minutes 18 seconds][Agent] : Probably. Did you say? Probably not. So you're staying where you are.

[15 minutes 20 seconds][Customer] : Yeah, that's right. 9 yes.

[15 minutes 22 seconds][Agent] : OK, very good. And do you have a second occupation that generates a taxable income like a second job?

[15 minutes 29 seconds][Customer] : Oh, I think you got the over the handle. I think it is umm job at the moment mate.

[15 minutes 35 seconds][Agent] : No, I know.

[15 minutes 35 seconds][Customer] : Like yeah, yeah.

[15 minutes 35 seconds][Agent] : Especially with the hours that you're doing, of course, that's a no

problem. And have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration?

[15 minutes 40 seconds][Customer] : So that's a mate, no?

[15 minutes 50 seconds][Agent] : And the next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. So we're going to start with what is your exact height in either feet, in inches or centimeters there, please. So we've got 5 feet, 5 inches. Is that correct? Yep. Thank you. And what is your exact weight there, please?

[16 minutes 11 seconds][Customer] : 555, yeah, it's 75, yes.

[16 minutes 23 seconds][Agent] : And that's 75 kilograms. Thank you. Next question asked, Morgan, have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[16 minutes 35 seconds][Customer] : Oh, I haven't lost weight in a year. So I've been in the same way since high school.

[16 minutes 39 seconds][Agent] : Oh, wow. OK. Oh, there you go. Yeah, It's good that you've stayed the same. You haven't lost or gained weight, so you've just stayed the same. Really.

[16 minutes 50 seconds][Customer] : No, I've been told to put all these, actually, Yeah.

[16 minutes 54 seconds][Agent] : OK, there you go. You must have a very fast metabolism if you're struggling to gain weight, I said. You know what?

[17 minutes 3 seconds][Customer] : Think I do, yeah.

[17 minutes 4 seconds][Agent] : A lot of people want that problem.

[17 minutes 7 seconds][Customer] : Oh, really?

[17 minutes 8 seconds][Agent] : Yeah, definitely. Especially girls, especially women. Yeah, definitely.

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

[17 minutes 14 seconds][Agent] : Well, also, so the next question asked, to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Very good. And do you have definite plans to travel or reside outside of Australia, IE booked

or we'll be booking travel within the next 12 months?

[17 minutes 24 seconds][Customer] : 9 uh, loaded to stage 9.

[17 minutes 36 seconds][Agent] : All good. Next question, do you have existing income protection cover? You've you've got income protection at the moment there, Morgan, is that right? OK. Do you intend to replace your existing cover with this application?

[17 minutes 46 seconds][Customer] : I'm not too sure at the moment. I just I've got that's all I know is it sort of like you know what what sort of outcome It's bit for me. I just you say. Chicken face, yeah.

[18 minutes 6 seconds][Agent] : Yes, of course, yes, certainly like for for you if like for example when you came into this was the intention for you to replace what you've got to find something better or is it just to keep both to have two insurances to keep both?

[18 minutes 22 seconds][Customer] : Chicken face, yeah.

[18 minutes 23 seconds][Agent] : OK, that's cool. Will this cover plus your existing cover exceed 70% of your pre tax income?

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

[18 minutes 32 seconds][Agent] : No worries, all good. And now the next question asked about your medical history in general.

[18 minutes 40 seconds][Customer] : Chilling. No.

[18 minutes 39 seconds][Agent] : So it asks have you ever had of being diagnosed with or treated for or tender sick medical advice any of the following. So we've got cancer, tumour, molar cysts including skin cancer, sunspot, belonoma or leukaemia. Have you ever had an abnormal piece? They test during enlarged prostate and then we have stroke, chest pain, palpitations or heart conditions such as but not limited to we've got heart attack and angina or high blood pressure, high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting.

[18 minutes 54 seconds][Customer] : Night, night, night, night, uh, night.

[19 minutes 19 seconds][Agent] : Diabetes raise blood sugar impaired, glucose tolerance impaired, fasting glucose very good. And then we have hepatitis. So I need disorder of the liver, stomach, bowel, gallbladder or pancreas.

[19 minutes 35 seconds][Customer] : No.

[19 minutes 35 seconds][Agent] : That's good. Epilepsy, right? In your own disease, Multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, good anxiety, depression or stress requiring medical treatment, or any other mental health disorder.

[19 minutes 52 seconds][Customer] : Well, which you mean on, don't we or just I want no space, space sort of a thing. Oh.

[19 minutes 58 seconds][Agent] : Like your lifetime like it doesn't have it could be even just the one off as well there. Like have you suffered in terms of that part question. Yeah.

[20 minutes 8 seconds][Customer] : Oh, no, no, no. It's just that, ah, your neighbors just they gave you, there's one little stretch of the I guess they made nothing, nothing. You different.

[20 minutes 17 seconds][Agent] : Oh, sorry to hear that.

[20 minutes 22 seconds][Customer] : But, ah, sometimes they, you know, you know.

[20 minutes 25 seconds][Agent] : Did you did you seek medical advice for it at that time? No, just a bit of a.

[20 minutes 29 seconds][Customer] : Oh, no, no, no, I didn't know. No. Yeah. It's just, I don't know what he is. Yeah. Yeah. Amazing. Nothing too. Yeah.

[20 minutes 33 seconds][Agent] : Yeah, altercation with someone yeah, if you take medical advice or treatment like if you haven't see, then that's OK. We D don't need to disclose it.

[20 minutes 44 seconds][Customer] : Oh, OK.

[20 minutes 44 seconds][Agent] : If yeah, you know something that a lot so we could we will go through. Well, you know, unfortunately we haven't agreed with someone at work or had an altercation with someone at work and yeah that's fine. That's no worries.

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

[20 minutes 57 seconds][Agent] : So I'll slip No, umm, there.

[20 minutes 58 seconds][Customer] : That's that's the sort of, yeah, that's the sort of stress thing. But. But other than that name, I think it's all good.

[21 minutes 4 seconds][Agent] : That's also. I'm glad to hear that for you. Has it all been resolved

now?

[21 minutes 9 seconds][Customer] : Oh, yeah, no, it's just like, you know, if you're all single dentures and, you know, sometimes people get stressed out on the things and we see you get it.

[21 minutes 19 seconds][Agent] : Yeah, that's it exactly. That's the main thing.

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

[21 minutes 23 seconds][Agent] : Is that good?

[21 minutes 24 seconds][Customer] : Take back.

[21 minutes 27 seconds][Agent] : Yeah, OK, very good.

[21 minutes 25 seconds][Customer] : Nah, I'll take them out of it, Yes.

[21 minutes 28 seconds][Agent] : And we can move on.

[21 minutes 37 seconds][Customer] : No, no, no, no, nothing.

[21 minutes 29 seconds][Agent] : We've got any illegal drug use, abuse or prescription medication or receive medical advice or counselling for alcohol consumption, disorder of the kidney or bladder, blood disorder or disease, asthma, other respiratory disorder, excluding childhood asthma, Back or neck pain or disorder, good arthritis, Chronic pain? Yeah. Repetitive strain injury, chronic fatigue syndrome or fibromyalgia?

[22 minutes 4 seconds][Customer] : No.

[22 minutes 5 seconds][Agent] : Good. Then we've got joint or muscle pain, ligament injuries including replacement or reconstructive surgery, good osteoporosis or osteopenia.

[22 minutes 12 seconds][Customer] : No, no.

[22 minutes 19 seconds][Agent] : And then we've got any defect of hearing or sight other than which is corrected by glasses or contact lenses. Very good. Now the next question asked about your medical history. This is in the past three years. So 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 waiting results for any medical tests or investigations? So such as but not limited to any surgeries, X-rays, scans, blood tests, or biopsy. Very good. 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? And then other than what you've already told me about, have you ever during your work in career required more than two consecutive weeks of work due to illness or injury?

[22 minutes 52 seconds][Customer] : No, no, no.

[23 minutes 14 seconds][Agent] : Good, we're almost done. So the next two questions ask about your immediate family. So we're just referring to your mom, dad, brothers or sisters only for the next two questions here.

[23 minutes 25 seconds][Customer] : OK.

[23 minutes 24 seconds][Agent] : So to the best of your knowledge, have any of your immediate family, living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis?

[23 minutes 36 seconds][Customer] : No, no.

[23 minutes 37 seconds][Agent] : OK. And then to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to the age of 60? So prior meaning before 60. That's good. I'm glad to hear that. I've got one more question for you. We're all done. So this last one's asking about hazardous pursuit. So other than one off events you engage in or intensely engage in any of the following. So we've got aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering and sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity.

[23 minutes 49 seconds][Customer] : Am I going to do it to you? Oh, I want to.

[24 minutes 19 seconds][Agent] : Yeah, if you're gonna go to engage in or intend to engage in, yes.

[24 minutes 22 seconds][Customer] : I want to. Yeah, Yeah. Anything that you just mentioned? Yeah, I'd like to do it, Yeah, but yeah.

[24 minutes 31 seconds][Agent] : Oh, that's anything like like. So do you have anything that you're engaging in or intend to engage in?

[24 minutes 38 seconds][Customer] : Oh, nice. Nice, nice. No, no.

[24 minutes 38 seconds][Agent] : Would that, but yeah, that was OK. Well, it's good to live life on the safe side too, I guess.

[24 minutes 45 seconds][Customer] : Oh, absolutely. Yeah.

[24 minutes 46 seconds][Agent] : But, but they do sound, they do sound very fun and, and adventurous, that's for sure.

[24 minutes 50 seconds][Customer] : All the things they do right, they say here.

[24 minutes 52 seconds][Agent] : Yes, Yeah, they did. Morgan, thank you so much for going through that. I just want to let you know and just keep up the good work with your health, keep doing what you're doing.

[25 minutes 3 seconds][Customer] : No, thank you.

[25 minutes 2 seconds][Agent] : Are you thankfully approved? No, that's OK. And you've received the best results. So not only are you approved, but nothing's changed on our end in terms of what we've gone through. So that monthly benefit stays at \$5000, waiting period at 30 days and then the benefit. At one year, which is \$156.05 a fortnight, right?

[25 minutes 23 seconds][Customer] : OK.

[25 minutes 23 seconds][Agent] : Next step is to provide that security for you and get you covered. So what we do is distribute all the policy documents to address in Deckerbin and then also send out an e-mail to you today. Even though we get you covered for the income protection from today, you're not required to make any upfront payment. We get you to choose a payment date in the future that suits you as well. Umm, with with this one as well as that, if you're wanting to take advantage of that final expenses benefit of that \$10,000 to go to your family, we'll just get you to fill, let a beneficiaries form sign it and send that back through. Does that sound all good for you?

[25 minutes 34 seconds][Customer] : Yeah, yeah.

[25 minutes 59 seconds][Agent] : Beautiful? Alright, perfect. So I'll confirm a couple other details and I'll get you to choose when you'd want to start as well. So your mobile is at 0459388257. Yep, beautiful. And then your mobile is that, sorry, your e-mail address is M and then your surname and

then Matahi at gsorry@hotmail.com. Alright, beautiful. Morgan, when did you want to start this? That's going to be most suitable for you.

[26 minutes 32 seconds][Customer] : Maybe after Christmas. Is that OK or is that a Patino?

[26 minutes 36 seconds][Agent] : It is a bit too long after Christmas. The only reason being is the maximum that we can look at is 30 days. So the maximum that I can do for you is the 3rd of December for you. So for four weeks time, the 3rd of December, be OK.

[26 minutes 49 seconds][Customer] : Yeah, OK then is that a be OK?

[26 minutes 53 seconds][Agent] : All right. Beautiful. Welcome. You're still protected from today's date, even though nothing's coming out till the 3rd of December for you.

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

[27 minutes][Agent] : Do you want to set it up through your bank account each fortnight or do you prefer to use a debit or a credit card? Your bank? Sure, No worries. What I'll do. So is that just an ordinary savings or a cheque account?

[27 minutes 7 seconds][Customer] : Probably through my bank these savings.

[27 minutes 18 seconds][Agent] : Perfect. So I'll just grab the base date and the account number from you when you're ready there, please. No worries. Thank you. So you're currently banking with Commonwealth. Thank you. And just the account number lastly, please. Yeah, brilliant. And I've just put it under your name, Morgan Mutter. Here is the account name.

[27 minutes 51 seconds][Customer] : OK, it's my BSc is 064166 yes, yes, it's 10652952 yes, yes.

[28 minutes 16 seconds][Agent] : Yeah, brilliant. Thank you so much for that. OK, so you're going to receive the documents posted out and you'll receive an e-mail confirmation come through. All I've got left to go now for you is simply just read out your terms and conditions for the income protection.

[28 minutes 30 seconds][Customer] : OK. Yeah.

[28 minutes 30 seconds][Agent] : I'm just going to ask you 3 questions along the way with the terms and conditions and I'll let you go and enjoy the rest of your day.

[28 minutes 36 seconds][Customer] : No, thank you.

[28 minutes 38 seconds][Agent] : You're very welcome. So it says thank you Morgan Matahi, it is

important you understand the following information. I'll ask your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real income protection is issued by Hanover Life free of Australasia Limited. He will refer to as Hanover. Hanover has arrangement with Greenstone Financial Services here. I will refer to as GFS trading as real insurance to issue and arrange this insurance on it's behalf and over last upon the information he provided when assessing it application that includes the information we initially collected from you to provide a quote and I will set a target market determination for this product which describes the type of consumer this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. Now I need to remind you of the duty to take reasonable care that you agreed to.

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

[29 minutes 28 seconds][Agent] : 1st question that we ask you is can you please confirm you've answered all of our questions in accordance with your duty, yes or no Thank you. And we may from time to time provide office to you via the communication methods you provided to us in relation to other products and services. By granted this declaration, you consent to allow us to contact you for this purpose until you opt out and you can opt out of this at any time by contacting us. The accepted cover provides the following insurance cover, so it says for Morgan Mutter here, a monthly insured amount of \$5000 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 maybe less than the monthly in short amount. As your income benefit is limited to 70% of your average monthly income over 12 conse over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit can also be reached can also be reduced if you receive other disability payments from other sources.

[30 minutes 20 seconds][Customer] : OK, alright.

[30 minutes 31 seconds][Agent] : Now there is a final expensive Oh yes, sorry Morgan, did you want me to read that back for you?

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

[30 minutes 40 seconds][Agent] : Just listening.

[30 minutes 38 seconds][Customer] : It's just umm, yeah, no, you know what?

[30 minutes 42 seconds][Agent] : No, you're OK. There is a final expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in place.

[30 minutes 42 seconds][Customer] : Yeah, OK.

[30 minutes 51 seconds][Agent] : By agreeing to this declaration you agreed to any non standard exclusions or lighting placed on your policy and you understand they will remain in place for the life of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on December the 3rd, 2038 at 12:00 AM. Your premium for your first year of cover is \$156.05 per fortnight. Your premium is a stepped premium, which means it will be calculated at each policy anniversary and will generally increase each year. Included in your premium is an amount payable by handover to GSS of between 37% and 51% to cover cost. Your premium will be debited from your nominated bank account in the name of Morgan umm matter here, which you're authorized to debit from and are provided to us. Umm and it just says the policy documentation. PDS message sheet will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may can't see a policy and any claim you may have paid will be refunded before 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 and we recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaint process which you can access any time by contacting us. Full details are available online and in the documentation we are sending you. Thank you so much for holding and being patient with me. I just have two final questions there for you and we're simply all done over the phone today. So the first question that we ask you is, do you understand and agree with the declaration? I've just read you yes or no? Thank you. The very last question asked over the phone with myself today. Would you like any other information about the insurance now or would you like me to read any part of the product disclosure

statement to you?

[32 minutes 49 seconds][Customer] : No, mate, mate, I pretty much understand.

[32 minutes 53 seconds][Agent] : That's good. I'm glad.

[32 minutes 52 seconds][Customer] : But you'll be sending me a copy of the of of what you've just explained to me.

[32 minutes 58 seconds][Agent] : Of course we will.

[32 minutes 59 seconds][Customer] : Alright?

[32 minutes 59 seconds][Agent] : Yes, certainly we're going to post in all the policy documents via post to you, and we're also going to send out an e-mail confirmation for you today as well.

[33 minutes][Customer] : Yeah, yeah, Thank you. Because to be honest, what you just read to me is probably, I probably forgive what you, you know, half the things you just explained to me is. But hey, you know, Yeah, Yeah.

[33 minutes 8 seconds][Agent] : Oh, I know it can be quite a bit of information to listen to, but in saying that, if. Yeah, if you've understood it.

[33 minutes 20 seconds][Customer] : But I mean, I don't want you today explaining everything and say, yeah, just justify. Yeah. You know if I can have a copy tag and sit down there and have a couple talk to you as well?

[33 minutes 31 seconds][Agent] : Yeah, of course. No, I completely understand as long as you understand the policy and that's what we care about. But I understand that that declaration can be quite a lot to listen to.

[33 minutes 36 seconds][Customer] : Oh, yes, yeah, yeah, let's. Yeah, yeah.

[33 minutes 43 seconds][Agent] : But I really appreciate your time and going through it with me.

[33 minutes 48 seconds][Customer] : It would be the most important part of the, you know, the declaration.

[33 minutes 54 seconds][Agent] : Yeah, yeah, yeah.

[33 minutes 56 seconds][Customer] : Yeah, yeah.

[33 minutes 57 seconds][Agent] : What I have to read that to every single person that signs up.

[34 minutes 1 seconds][Customer] : Understandable. Totally understandable. Thank you.

[34 minutes 4 seconds][Agent] : Yeah, but all the best there. Are you enjoying mining? My my partner wants to get into mining as well. So is that something that you enjoy?

[34 minutes 12 seconds][Customer] : Oh, do you guys have children?

[34 minutes 17 seconds][Agent] : So do we do children?

[34 minutes 18 seconds][Customer] : And like, do do do you and your partner? Do you guys have children?

[34 minutes 22 seconds][Agent] : We we've got we're expecting. We're we're expecting in May.

[34 minutes 26 seconds][Customer] : Oh, congratulations.

[34 minutes 26 seconds][Agent] : Yeah. Thank you.

[34 minutes 28 seconds][Customer] : Congratulations.

[34 minutes 28 seconds][Agent] : Thank you so much.

[34 minutes 29 seconds][Customer] : Well, I'll tell you what, you know your partner, I don't think you'd like it because you'd rather behave as, you know, to see a baby.

[34 minutes 38 seconds][Agent] : He's, I know I, I tell him that like it's going to be hard, but we're having our first child together. But he's, umm, he just wants to earn as much money as he can because he wants to secure the heart and he wants to buy a house and he just wants to.

[34 minutes 39 seconds][Customer] : And Yeah, yeah, I told him you. Yeah, I told him. You know what he's getting through and he and he is what?

[34 minutes 53 seconds][Agent] : Yeah, yeah, yeah, you make Yeah, he's just not. That's the hard part, isn't it? Yeah, yeah, of course.

[34 minutes 58 seconds][Customer] : You can't let your money, but it's but it's just give me your family now, if you got a that's the hardest part is, is being isolated because they all pretty much all by yourself in when you're when you're allowed to fight in your camping.

[35 minutes 29 seconds][Agent] : Yeah.

[35 minutes 20 seconds][Customer] : You, the only time you sort of took the people is really, you're having dinner rather than that, you go back to your club and then you're just sort of, you know,

isolated.

[35 minutes 30 seconds][Agent] : That's because do you have children as well, Morgan?

[35 minutes 34 seconds][Customer] : I do. I do. I have six children, but they're all grown a lot now.

[35 minutes 36 seconds][Agent] : Oh yeah, that's good.

[35 minutes 39 seconds][Customer] : It's new. I've been in this industry about 06 months now.

[35 minutes 39 seconds][Agent] : So because how long have you been in the in this industry for six months.

[35 minutes 48 seconds][Customer] : Yeah. But I'm, you know, like my children are young. I don't think I'll be able to handle it because I've always been worried about, you know, it's it's it's the most hand they're taking by himself. You know, it's it's like she's a lucky kidney.

[35 minutes 48 seconds][Agent] : OK, Yeah, yeah, yeah.

[36 minutes 5 seconds][Customer] : But yeah, get on your man from your lady. To be honest, if you let them go get on me, you know, if she wants to do it and you, you can handle the baby, well, you know, get on bacon.

[36 minutes 18 seconds][Agent] : Oh, it'll be a bit hard. I don't know, but I haven't yet.

[36 minutes 19 seconds][Customer] : Yeah, yeah, yeah.

[36 minutes 23 seconds][Agent] : Yes, it sounds like from what you're saying, Morgan, it's not a good idea because I'm convincing him. Please say he's he doesn't have a bad job. Stay home.

[36 minutes 30 seconds][Customer] : Yeah, now you just tell him. You just tell him. You just stay home. Stay home and look after me.

[36 minutes 32 seconds][Agent] : Yeah, I agree. I agree. Yeah, He's just got the.

[36 minutes 40 seconds][Customer] : Congratulations.

[36 minutes 42 seconds][Agent] : Oh, thank you. I appreciate it.

[36 minutes 42 seconds][Customer] : Give me a what, Don't you? May I ask?

[36 minutes 48 seconds][Agent] : Yeah, of course you can. So he's a, he's a rigor.

[36 minutes 52 seconds][Customer] : Oh, are you?

[36 minutes 52 seconds][Agent] : So he, yeah, he's a Riga. So he's been with his company for 6 1/2

years. But he's just got the mindset I can earn more money somewhere else.

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

[37 minutes 2 seconds][Agent] : So like he's on, he's on good money where he is, but he's just got the mindset that, oh, I could make a ball like I've got, I've, you know, I've got trade that I built.

[37 minutes 11 seconds][Customer] : Other schools, Yeah.

[37 minutes 12 seconds][Agent] : Yeah, he said Carpenter by trade as well.

[37 minutes 18 seconds][Customer] : Yeah.

[37 minutes 14 seconds][Agent] : He's got his full carpentry license and he's done that. He wants to do something there, too.

[37 minutes 18 seconds][Customer] : Well, yeah, let's see if you could negotiate things with, with your name with with companies that do your play, play, you know, these always raise around being, being at home with with more with your family. But these different sorts of things, these two walls, 2 walls, one wall, the name, that sort of thing says, I don't know, but if I was you, I'll tell them to stay at home and be in your first child.

[37 minutes 32 seconds][Agent] : Yeah, that's yeah, they of course. Yeah, that's I agree. It's like we having your first child and you want to take off, it's a bit that's going to be hard.

[37 minutes 44 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah. Of course it is. You know, he's gonna step up and be a father.

[37 minutes 52 seconds][Agent] : Yeah, yeah, that's right.

[37 minutes 55 seconds][Customer] : Please, please inform for my space, you know.

[38 minutes][Agent] : Exactly.

[38 minutes 1 seconds][Customer] : Oh, this is my this is my little advice.

[38 minutes 4 seconds][Agent] : I appreciate that, Morgan. No, honestly hearing it from you.

[38 minutes 6 seconds][Customer] : But thank you very much for your time.

[38 minutes 8 seconds][Agent] : You're welcome. You're welcome. All the best to you too. And good luck with that.

[38 minutes 13 seconds][Customer] : Yeah, it was.

[38 minutes 14 seconds][Agent] : I hope everything continually goes well with this job, too.

[38 minutes 17 seconds][Customer] : Thank you very much.

[38 minutes 19 seconds][Agent] : No problem. You see you. You take care.

[38 minutes 23 seconds][Customer] : Oh I see, I bought.

[38 minutes 24 seconds][Agent] : Bye.