

[2 seconds][Agent] : Morning. Welcome to Real Insurance. You're speaking with Christine. How can I help you today?

[6 seconds][Customer] : Oh, hi. Hey, Christine made an enquiry this morning and you've tried to rang me back but I missed it, so I'm just returning the call.

[14 seconds][Agent] : Perfect. I'll be happy to help. Can I just grab your first and last name and date of birth to begin with, please?

[19 seconds][Customer] : Yeah. First name Robert, surname Marafiotti MARAFIOTI, 22nd of the 5th, 1975.

[30 seconds][Agent] : Perfect. Thank you for that, Robert. Just bear with me while I load up your information. Yes, for our life insurance. I'll be happy to provide you with some pricing. I can answer any questions you may have as well.

[39 seconds][Customer] : Yes, Yep.

[41 seconds][Agent] : I'll briefly explain how it works.

[43 seconds][Customer] : Yes.

[43 seconds][Agent] : So I'll need to confirm your residency to start with. Can I confirm you are a male and an Australian resident? Yes or no?

[50 seconds][Customer] : Yes. Correctly correct.

[53 seconds][Agent] : Perfect.

[58 seconds][Customer] : Yes, yes.

[53 seconds][Agent] : And Robert, I can see your enquiry come through for 500,000, so I'll quote you on that amount and I'll confirm your smoking status as well.

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

[1 minutes 3 seconds][Agent] : Have you had a cigarette in the last 12 months? Yes or no?

[1 minutes 6 seconds][Customer] : I haven't. I quit that SH stuffy five years ago now.

[1 minutes 10 seconds][Agent] : So just confirming that's a definite no, correct?

[1 minutes 12 seconds][Customer] : Definitely No you're not. No. Yep.

[1 minutes 14 seconds][Agent] : Good on you. Uh, not an easy thing to, uh, get rid of.

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

[1 minutes 17 seconds][Agent] : So well done man.

[1 minutes 18 seconds][Customer] : Pretty proud of that. Yep.

[1 minutes 20 seconds][Agent] : Yeah, looking up yourself and your health. So in terms of the life insurance, Rob, I'm sure you would have seen online, you're eligible to look at applying for 100,000 up to 750,000 maximum.

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

[1 minutes 31 seconds][Agent] : So I'll quote you on the 500,000 so that pricing is loading. Wanted to ask what, what inquiry? What sparked your inquiry in the 1st place, if you don't mind me asking?

[1 minutes 33 seconds][Customer] : That's right, yes. Well, you know, as you get when you're younger, you don't really sort of care too much about these things. And as I'm getting older, I'm having a few mates pass away here and there from, you know, at a young age and I've got two kids and and a wife that if something came on the sole provider.

[2 minutes 13 seconds][Agent] : Beautiful. Understandable. You're wanting that peace month for your children and your wife, and many condolences for the loss of your friends as well.

[2 minutes 3 seconds][Customer] : So if something happens, at least I sort of taking care of them some, you know, some sort of way, you know, Yeah, pretty much yeah, yeah, yeah.

[2 minutes 27 seconds][Agent] : So Oh my goodness. I see. I see. Well, thank you so much for your understand for sharing. Understandable why you're looking for that Peace of Mind then. So I will clarify. This cover is designed to provide that financial protection that you mentioned for your loved ones, which is through a lump sum payment.

[2 minutes 21 seconds][Customer] : You know, 52 years old and all of a sudden he had got like cancer and stage 4 and, you know, plumber and, you know, worked hard his whole life and, you know, so and an uncle of mine, like at 7 years old, a bit older, but made me start thinking, yeah, Yep.

[3 minutes][Agent] : We'll provide it if you were to unfortunately pass away. So Rob, yes, you can nominate up to a maximum of five beneficiaries that you would like to receive the nominated benefit

amounts.

[3 minutes 12 seconds][Customer] : What? Yep.

[3 minutes 12 seconds][Agent] : And in terms of applying this life insurance is very simple to apply for, very easy. You don't need to provide medical checks, you don't need to provide blood tests. All we do to determine your approval is I'll take you through some health and lifestyle questions over the phone. OK. In saying that, yeah.

[3 minutes 30 seconds][Customer] : At the moment, I'm at the moment, I'm not going to lie to you, I'm actually ringing around and I've got a meeting with someone next week and I'm sort of shopping around at the moment.

[3 minutes 43 seconds][Agent] : No, that's fine. You're more than welcome to shop around. That's that's great to hear.

[3 minutes 41 seconds][Customer] : I'm going to be honest with you.

[3 minutes 47 seconds][Agent] : Obviously wanna find what's most suitable for you.

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

[3 minutes 51 seconds][Agent] : So what we can do once we go through the quote is I'll take, I'll e-mail out the quotes to you with the information pack as well.

[3 minutes 57 seconds][Customer] : Alright.

[3 minutes 58 seconds][Agent] : And what we can also do just to determine whether you're actually eligible or not is I'll run you through the application. We'll have you today as well. So if you are accepted rather than once you decide to commence the policy, you will be covered immediately for death due to any cause.

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

[4 minutes 14 seconds][Agent] : Just the only thing that is not covered is suicide in the 1st 13 months.

[4 minutes 20 seconds][Customer] : Oh, OK. But after but after 14 months it is. Oh, OK. Yep.

[4 minutes 21 seconds][Agent] : In addition, after 30 months, it is in addition, there is a terminally ill advanced payment also included in the cover for you at no extra cost.

[4 minutes 50 seconds][Customer] : Yeah.

[4 minutes 34 seconds][Agent] : So that's like a living benefit, which means if you were unfortunately diagnosed with 12 months or less to live by a medical practitioner, then what we'll do is we'll actually pay the claim that you're the full benefit that you insured without in full to you while you're still alive, correct? Yeah, that's an option available. You don't have to utilize it if you don't want to, just there if need be. The other thing is that we do include a \$10,000 advance payment, which can help with the funeral costs at the time as well.

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

[5 minutes 3 seconds][Agent] : So for example, all your wife needs to do is give us a call up to apply to make a claim when you unfortunately pass and she can request that advance payment at that time as well.

[5 minutes 13 seconds][Customer] : That's really cool.

[5 minutes 13 seconds][Agent] : So she's got the funds.

[5 minutes 17 seconds][Customer] : Yep. So don't have to ask anyone to worry about it.

[5 minutes 14 seconds][Agent] : Yeah, she's got those funds readily available to cover your funeral while she's waiting for the rest of claimed process there, correct?

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

[5 minutes 22 seconds][Agent] : Yeah, I will. Any questions at all regarding that so far?

[5 minutes 27 seconds][Customer] : No. What about any sort of injury or anything that's not covered in this policy? No.

[5 minutes 26 seconds][Agent] : Is that pretty straightforward, The life insurance itself?

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

[5 minutes 34 seconds][Agent] : No, but we do have optional lectures you can choose to add on to your life insurance. So we have total and permanent disability, children's cover and serious illness cover. Did you want me to explain any of those optional covers to you?

[5 minutes 47 seconds][Customer] : Maybe just injury cover.

[5 minutes 51 seconds][Agent] : So total permanent disability. OK, so let me just confirm. Do you

work a minimum of 20 hours per week? Yes or no? Wonderful. And can I ask what your current occupation is?

[5 minutes 53 seconds][Customer] : Yeah, yeah, electrician.

[6 minutes 12 seconds][Agent] : Perfect.

[6 minutes 15 seconds][Customer] : Self self-employed.

[6 minutes 14 seconds][Agent] : Alrighty, thank you. So total permanent disability Robert pays a lump sum benefit in the event that you suffer the loss of limo sight or unable to work for a period of six consecutive months and they're not able to return to work in any field which you are experienced, educated or trained or if you would have suffered loss of independent existence. Umm, so in saying that, I will clarify there's an exclusion under this PPD cover for any intentional self-inflicted injury. And please, please also be aware that any payment that is made under the total and permanent disability cover, it actually reduces the available life insurance benefit amount to you. Does that make sense? OK, OK. For the TBD, then you can choose cover ranging from 50,000 up to 500,000. What benefit amount would you like me to quote you on for that one?

[7 minutes 9 seconds][Customer] : Oh, wow. So let me get this right. If I have an injury and I've got life insurance as well and I make the injury on a permanent disability, then that lowers my life insurance payer, Is that right?

[7 minutes 25 seconds][Agent] : Correct, yes.

[7 minutes 24 seconds][Customer] : Is that what you said?

[7 minutes 25 seconds][Agent] : So say you're covered, although when you say injury it's very vague.

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

[7 minutes 29 seconds][Agent] : So it's going to meet the criteria of the PDS.

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

[7 minutes 33 seconds][Agent] : It's so you'd be eligible for the TPD payout. But let's say you were covered with 100,000 TPD and 500,000 life. If you claim successfully on the TPD, you'll only have 400,000 life insurance remaining.

[7 minutes 44 seconds][Customer] : And, and, and to claim I've got to actually lose a limit, is that what you're saying?

[7 minutes 49 seconds][Agent] : Uh, so it's either, uh, you're, you suffer the loss of limbs or sight or you're unable to work for a period of six consecutive months and you're not able to return to work in any field which you are already experienced, educated and trained or if you would have suffer loss of independent existence.

[7 minutes 48 seconds][Customer] : It's pretty long death, is that right?

[8 minutes 12 seconds][Agent] : So those are the criteria. Umm, did you have an idea around how much TBD cover you'd like me to quote you on?

[8 minutes 17 seconds][Customer] : Oh, right, OK, let's say 100,000.

[8 minutes 20 seconds][Agent] : OK, so I'll start with the life insurance. It's a \$500,000 of cover. Uh, that is \$55.18 a fortnight based on your age at the Toms application. And then the 100,000 of TPD is \$20.42 a fortnight. So in total, uh, it's \$75.60 all together a fortnight. Are you happy for me to add that optional cover to your quote, The CPD?

[8 minutes 26 seconds][Customer] : Yep, \$55 yes. But if I don't get to go, Yep, Yep, just send it through.

[8 minutes 46 seconds][Agent] : OK, yeah, just for the quote purpose so I can send it to you to review.

[8 minutes 49 seconds][Customer] : And yeah, like I said, I'm Yep, so make sure I'll compare.

[8 minutes 53 seconds][Agent] : You don't have to take out TPD if you don't want to at the time you apply for life insurance because at any later date once you are approved if you take out the life cover you can actually apply to addon TPD.

[9 minutes 6 seconds][Customer] : So explain to me one more thing. So every year that I get older, I'm going to be paying more for my, what do you call it, the premium, you know the monthly, is that right?

[9 minutes 17 seconds][Agent] : The premium, yeah, yeah. So just before I mention that, I'll just on the previous of what I mentioned at any time, yes, you can apply for the TPD option. Make sure it's

just subject to eligibility at the time of application for the premiums.

[9 minutes 33 seconds][Customer] : Can you tell me how much 1%? Ten percent, 20%.

[9 minutes 30 seconds][Agent] : Yes, they will increase each year, so no percentage. I'll give you the premium projection itself. So from this month's, this year's premium to next year's premium. So your premium is stepped, Robert, which means it will generate generally increase each year as you age. So in addition, this policy has automatic indexation, which means that each year your sum insured. So the amount that you're actually covered with will increase by 5% with the associated increases in premium. And you can opt out of this automatic index station each year if you choose to. Otherwise, just as an indication, if you make no changes to the policy, then your premium next year per fortnight will be \$87.95 and your benefit amount will actually increase to \$525,000 of life cover and \$105,000 of TPD cover.

[10 minutes 28 seconds][Customer] : OK, so hang on.

[10 minutes 30 seconds][Agent] : That's a fortnightly premium raise of about \$12.35 a fortnight from this year to next year.

[10 minutes 30 seconds][Customer] : That's that's for for both of them, you know, but that was for both.

[10 minutes 40 seconds][Agent] : CPT Yeah, correct. Yeah, the increase, it'll be applied to both, correct?

[10 minutes 37 seconds][Customer] : That was for a life and the disability like about \$10 more. Yeah, OK. And that's step. And so let me get this right, if we go ahead with that And then also the amount of \$500,000 raising, well probably like for inflation and stuff like that, Is that right? Is that what you're trying to say to me?

[11 minutes][Agent] : Yeah, it's, it's more called the automatic indexation. So it'll increase by 5%.

[11 minutes 7 seconds][Customer] : Yep.

[11 minutes 4 seconds][Agent] : Although if you just want to leave it as is, like leave it at 500,000, you can let us know you want to opt out of the automatic indexation and keep it as is. You don't have to have the increase applied.

[11 minutes 13 seconds][Customer] : And and what would that do that would lower the premium? I'll take it.

[11 minutes 17 seconds][Agent] : Uh, the premium will still be set. So it'll still increase each year, just not as much as if you had the automatic indexation applied to your cover.

[11 minutes 25 seconds][Customer] : Yeah. And and OK, I've got one last question for you. Is this tax deductible for me? Yeah, yeah.

[11 minutes 28 seconds][Agent] : Yep, that's something you can discuss in with in relation to with your financial advisor or accountant because we can't advise anything relation to that, but you're more than welcome to look into it when I provide you with a quote and have a review. All of it. Yeah, that's something I can't unfortunately discuss with you in relation to our life insurance.

[11 minutes 47 seconds][Customer] : Yes, that sounds good to me.

[11 minutes 56 seconds][Agent] : Thank you, Rob. I'll just make sure I've got the correct e-mail then rob.mark.maramara@hotmail.com.

[11 minutes 50 seconds][Customer] : If you could send me out those quotations to my e-mail, you've been very helpful, correct?

[12 minutes 4 seconds][Agent] : OK, I'll send the \$500,000 quote with the little key fact sheet for you. It'll just summarize literally what I've explained with the cover.

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

[12 minutes 12 seconds][Agent] : Bear in mind as well, there is no expiry age or date. So once this policy is enforced, it will continue to cover you for as long as you live, as long as you keep paying your premiums. And it also provides worldwide coverage. So no matter where you are in the world, 24 hours a day, seven days a week, you'll be covered.

[12 minutes 28 seconds][Customer] : And and there's no waiting time. If I get that today and something should happen tomorrow, I'm covered.

[12 minutes 34 seconds][Agent] : Correct, so that's only in relation to The only, uh, waiting period is that you're not covered for suicide in the 1st 13 months. Other than that, everything else will be covered definitely to any cause.

[12 minutes 47 seconds][Customer] : OK, No worries.

[12 minutes 45 seconds][Agent] : Should I say, umm, what I can do as well? How about I quickly run you through the application so we can determine, uh, your eligibility as well?

[12 minutes 55 seconds][Customer] : Yeah, hello.

[12 minutes 54 seconds][Agent] : Because we don't actually know whether you're gonna be approved or not.

[12 minutes 55 seconds][Customer] : Oh, OK. Yep. Alright.

[12 minutes 57 seconds][Agent] : So that'll always help make your decision. Like I mentioned, umm, at least while you're deciding you'll know whether you're actually eligible.

[12 minutes 59 seconds][Customer] : Yeah, yeah.

[13 minutes 4 seconds][Agent] : So, umm, I'll need to save first your address to access the application. Rob, can I have your post code to begin with please?

[13 minutes 10 seconds][Customer] : Yep, 5832. Yep, Yep.

[13 minutes 15 seconds][Agent] : 5032 digit sale 5858, Perfect.

[13 minutes 17 seconds][Customer] : No 50832.

[13 minutes 19 seconds][Agent] : Thank you. And may I confirm, is it Brooklyn Park, Lochleys or Underdale?

[13 minutes 25 seconds][Customer] : Underdale.

[13 minutes 26 seconds][Agent] : Too easy. And I'll grab your address please.

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

[13 minutes 31 seconds][Agent] : Yeah. Ave.

[13 minutes 29 seconds][Customer] : 14 Stuckey, STVCKEY Ave. Underdale.

[13 minutes 37 seconds][Agent] : Perfect. Thank you for that. Rob, your residential and postal address, 1414 Stuckey Ave. in Underdale SA 503 two, is that correct?

[13 minutes 47 seconds][Customer] : Correct.

[13 minutes 48 seconds][Agent] : Perfect. All I've got left it before we approach the application is to read out this little pre underwriting disclosure. So what it does is it explains why we take you through

the application, then we'll get in and determine your approval for the cover. This is not setting anything up today. This is just to determine if you're eligible.

[14 minutes 6 seconds][Customer] : Yep, Yes.

[14 minutes 5 seconds][Agent] : OK, thank you Rob. So please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and 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 your information and lodge complaints about breaches of privacy. By proceeding, you understand you are applying to purchase life insurance policy and as such you have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us in any earlier discussions you have had. If you do not take reasonable care, you may reach your duty. And if this, your insurer may be entitled to cancel your policy, decline a claim. We'll make adjustments to the terms and conditions of your policy. Robert, do you understand and agree to your duty, yes or no?

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

[15 minutes 19 seconds][Agent] : Thank you so much. So the first question of the application is have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Yes or no?

[15 minutes 33 seconds][Customer] : No.

[15 minutes 35 seconds][Agent] : Wonderful. Next question, just regarding the residency, are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia, Yes or no?

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

[15 minutes 47 seconds][Agent] : Perfect, uh, just regarding your occupation as of currently for the next question, Rob, does your work require you to go underground, work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil

unrest or work offshore? Yes or no, Thank you. That's fine. The next section is just in relation to your height and weight. So please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. So Rob the system, it does not allow me to enter any approximate figures, words or height and weight ranges. So I'll just confirm first what is your exact height in centimeters or feet and inches please, 59 perfect. And what is your exact weight in kilograms, pounds or stones please? 96 kilos that perfect. Thank you. So confirm your exact height is 5 foot and 9 inches and your exact weight is 96 kilograms, Is that correct?

[16 minutes 7 seconds][Customer] : No 569, yeah, 96K correct.

[16 minutes 57 seconds][Agent] : And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no? No problems. Next is just an AIDS declaration we take all applicants through to the best of your knowledge. Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Yes or no? So that's fine. Regarding travel, 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? Yes or no?

[17 minutes 6 seconds][Customer] : Nike, Nike, Nike.

[17 minutes 34 seconds][Agent] : Thank you. That's fine. And then do you have existing life insurance policies with other life insurance companies with a combined total sum is short of more than \$5,000,000 yes or no? No, that's fine. So we're just over halfway through the application now, doing well. We're up to the medical history section now. So Rob, I'll just need you to confirm. Have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following cancer, tumor, mole or cyst, including skin cancer, sunspots, Melanoma or leukemia? Yes or no? No, that's fine. Thank you. Have you ever had an abnormal PSA test or an enlarged prostate? Yes or no? No, Great to hear. Next is regarding any stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure.

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

[18 minutes 42 seconds][Agent] : Yes or no, Thank you. Any high cholesterol, thyroid condition or

neurological symptoms such as dizziness or fainting? Yes or no? No Any diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Yes or no? No, Great to hear. Next is regarding hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Yes or no? Wonderful. Thank you. Epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Paralysis. Sorry. Yes or no? Thank you. Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Yes or no, Thank you. Any illegal drug use, abuse or prescription medication or received medical advice or counseling for alcohol consumption? Yes or no. Wonderful. Any disorder of the kidney or bladder? Yes or no. Any blood disorder or disease? Yes or no.

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

[19 minutes 56 seconds][Agent] : Any asthma or other respiratory disorder excluding childhood asthma? Yes or no? OK, wonderful. Any back or neck pain or disorder? Yes or no?

[20 minutes 3 seconds][Customer] : No, no.

[20 minutes 10 seconds][Agent] : No, Great to hear.

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

[20 minutes 11 seconds][Agent] : Umm, arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Yes or no? No, that's great to hear. Any joint or muscle pain, ligament injuries, including replacement or reconstructive surgery. Yes or no? No Wonderful. Osteoporosis or osteopenia, Yes or no.

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

[20 minutes 36 seconds][Agent] : And final question for this section, R Rob is regarding any defect of hearing or sight other than which is corrected by glasses or contact lenses, yes or no?

[20 minutes 39 seconds][Customer] : Yeah, No.

[20 minutes 48 seconds][Agent] : No, Perfect. Thank you.

[20 minutes 48 seconds][Customer] : Yeah, yeah.

[20 minutes 50 seconds][Agent] : So Rob, other than what you've already told me about through the application, I just need to confirm in the past three years, have you sought medical advice or

treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays scans, blood tests or biopsy, yes or no? No. Wonderful.

[21 minutes 16 seconds][Customer] : No, I I'm sorry. I'm sorry. I've had blood tests for for things in the last.

[21 minutes 22 seconds][Agent] : Please.

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

[21 minutes 25 seconds][Agent] : Yep.

[21 minutes 24 seconds][Customer] : But, you know, just for.

[21 minutes 25 seconds][Agent] : What's it relating to?

[21 minutes 27 seconds][Customer] : Well, I can't even remember now, to tell you the truth.

[21 minutes 33 seconds][Agent] : Just like a check up.

[21 minutes 32 seconds][Customer] : I think the doctor just ordered a checkup for me. Yeah. And everything come back fine. So I wasn't sure how to answer that question. But is that right?

[21 minutes 37 seconds][Agent] : OK, no, that's fine.

[21 minutes 41 seconds][Customer] : Yeah. Yeah. Getting to the age now, getting to, you know, close to 50 and checked up. Yeah.

[21 minutes 42 seconds][Agent] : So was it just like a like a check up to see that all your vitals are there and everything's sort of within no test check up, no problems and it was there any findings or everything is normal? No, with no ongoing complications.

[22 minutes 3 seconds][Customer] : Everything normal, No ongoing complications? Yeah.

[22 minutes 5 seconds][Agent] : OK, no problems due to age. Uh, advised by your doctor. That's fine. Umm, when did occur the the most recent blood test check out? Was it this year or last year?

[22 minutes 20 seconds][Customer] : No, it would have been last year.

[22 minutes 22 seconds][Agent] : That's fine.

[22 minutes 21 seconds][Customer] : Now M maybe of last year.

[22 minutes 26 seconds][Agent] : Now did you say?

[22 minutes 26 seconds][Customer] : OK, yeah, middle of last year, which I would say yeah.

[22 minutes 29 seconds][Agent] : Yeah, perfect details of medical tests too.

[22 minutes 38 seconds][Customer] : Blood test only.

[22 minutes 35 seconds][Agent] : Is it just a blood test only for check up to check models?

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

[22 minutes 44 seconds][Agent] : Is any further investigation treatment plan? No, no, that's fine. No, nothing ongoing and no complications. Please advise before recovery has been made, say yes, no issues, correct?

[22 minutes 48 seconds][Customer] : No, correct.

[23 minutes 6 seconds][Agent] : Perfect. And the doctor hasn't requested another blood test or anything for you to go back and double check that now that everything's clear.

[23 minutes 15 seconds][Customer] : No.

[23 minutes 16 seconds][Agent] : That's fine. Perfect. No issues.

[23 minutes 25 seconds][Customer] : Now there's just one other thing I'd like to mention. I know you said that is with the height and I'd rather just quickly measured me.

[23 minutes 28 seconds][Agent] : Yeah, Yep, that's fine. We can change that. OK Perfect.

[23 minutes 34 seconds][Customer] : I think sort of, I've sort of guess which you said not against, but 174 centimetres I am whatever that, yeah, I'll be just checked with the tape measure.

[23 minutes 45 seconds][Agent] : Wonderful. I think that is about 5 foot 9, but we can put it in centimeters. So 174 centimeters.

[23 minutes 44 seconds][Customer] : So yeah, I think it must be price, but yeah, I'm just, yeah, can't do anything properly.

[23 minutes 52 seconds][Agent] : Yeah, because I know, I think I'm, I think I'm 5-7 or eight and I'm 170 centimeters.

[23 minutes 58 seconds][Customer] : Oh, yeah.

[23 minutes 57 seconds][Agent] : So you might have been on the ball there. No what?

[23 minutes 59 seconds][Customer] : OK, yeah, right there you go.

[24 minutes 1 seconds][Agent] : No problems. Thank you for confirming. So your exact height is 174 centimeters and your exact weight 96 kilograms.

[24 minutes 8 seconds][Customer] : Correct. Yep.

[24 minutes 9 seconds][Agent] : Wonderful. And I'll just reconfirm then that question. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no, Unexplained.

[24 minutes 22 seconds][Customer] : Right now, right.

[24 minutes 23 seconds][Agent] : This is unexplained weight loss by the way.

[24 minutes 24 seconds][Customer] : You know, I think I'm going to be honest with you. I have been trying to lose weight and that's why I've been to the doctor. I actually got the, you know, what do you call it? The it's not the other one too. And I have lost a few kilos by using that.

[24 minutes 50 seconds][Agent] : So explain.

[24 minutes 48 seconds][Customer] : So that, so that's explained weight loss, I suppose.

[24 minutes 52 seconds][Agent] : Yeah, no, that's fine. So that question regarding unexplained weight loss, more than 5 kilograms in the last 12 months. No, that's fine. So you sorry, what was it that you had from the doctor in relation to the weight loss?

[24 minutes 54 seconds][Customer] : Yeah, no, that's OK.

[25 minutes 10 seconds][Agent] : OK, So you don't have diabetes, So do you?

[25 minutes 7 seconds][Customer] : The diabetes ones that actually say they use it for weight loss like no, no, no, no, no, no, definitely not no. And that's why I had all the checks and stuff as well. So that's sort of why I was at the doctors.

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

[25 minutes 23 seconds][Customer] : They said I better when you mention that question again, I feel better tell you so it it explains weight loss. There you go It's a weight loss drug. There you go.

[25 minutes 33 seconds][Agent] : Yeah, the blood test check up and then also weight loss drug provided.

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

[25 minutes 44 seconds][Agent] : So I had weight loss drug and I think it's like information provided from your doctor and that was completely out of your own choice. Your doctor didn't advise you to lose weight. You just, you're like, I want to lose weight.

[25 minutes 51 seconds][Customer] : Yep, bit lot of a little bit. I was just sort of such uncomfortable and it does actually work, but I didn't really stay on it and I put a couple of kilos back on, but it does actually, it does actually work.

[26 minutes 14 seconds][Agent] : OK, wonderful.

[26 minutes 19 seconds][Customer] : I was very surprised, so I'm being as honest as I can. In my body, yeah. Just just bit self-conscious, you know, not, not look, I'm not, you know, big so anything. But we've got a few extra kilos which I could do without.

[26 minutes 24 seconds][Agent] : So the symptoms then would would have been just for the just uncomfortable like in your body sort of in terms of your weight, no problems. So what that that was also a meal of 2023.

[26 minutes 50 seconds][Customer] : Yep.

[26 minutes 53 seconds][Agent] : Blood test to check vitals due to age and to assist in your weight loss journey.

[27 minutes 3 seconds][Customer] : Yes, that's right.

[27 minutes 10 seconds][Agent] : No problems. Umm, no, nothing ongoing, no complications. Uh, and then just in terms of the medicine. So what? Can you spell it for me? Sorry, did you say it was Zampiq? Zampiq.

[27 minutes 29 seconds][Customer] : Yeah, Yeah, it's a yeah.

[27 minutes 29 seconds][Agent] : Sorry, I'll, I'll check it for you.

[27 minutes 32 seconds][Customer] : Ozempic AOZ KN no I as in pick N yeah.

[27 minutes 39 seconds][Agent] : Zampiq. I think it's OZEMPIC. Yeah, perfect. OK, perfect. Thank you.

[28 minutes 9 seconds][Customer] : Yep.

[28 minutes 8 seconds][Agent] : So I just wanted to ask, how often do you take your Zampic? How

often was were you advised? OK, just out of choice. You like you know what, I don't want it.

[28 minutes 13 seconds][Customer] : Well, I'm not actually, not actually taking it anymore, sorry, but it was, yeah. Out of choice.

[28 minutes 22 seconds][Agent] : Oh, I don't need it now. No longer taking it.

[28 minutes 26 seconds][Customer] : Yeah, Yep. Ah, could be two or three months ago now.

[28 minutes 36 seconds][Agent] : When did you stop and how long were you on it for?

[28 minutes 42 seconds][Customer] : So beginning of the year, I'd say that's six months.

[28 minutes 51 seconds][Agent] : OK, perfect. So when you did stop it, did your doctor say you could stop it whenever you wanted, you didn't have to go back and double check anything or? No, that's fine. Perfect. OK, perfect. Thank you. Appreciate your honesty. So the next question, and we're nearly complete by the way.

[29 minutes 29 seconds][Customer] : No.

[29 minutes 28 seconds][Agent] : So next question is, Robert, other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks, yes or no? Wonderful. And other than what you've already told me about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury? Yes or no?

[29 minutes 39 seconds][Customer] : No, no.

[29 minutes 52 seconds][Agent] : No. That's great to hear. Second last section of the applica. Sorry. Yeah, go ahead.

[29 minutes 56 seconds][Customer] : Yeah, I'm pretty. I'm pretty fit.

[29 minutes 56 seconds][Agent] : Give me a minute. Not going. Good on. Good on you.

[30 minutes 1 seconds][Customer] : That's good.

[30 minutes 2 seconds][Agent] : Good to hear where it stays that way.

[30 minutes 4 seconds][Customer] : Yes.

[30 minutes 4 seconds][Agent] : And by the way, we're on the second last section of the application now. It's just regarding your family history.

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

[30 minutes 10 seconds][Agent] : So to the best of your knowledge, Rob, have any of your immediate family, so father, mother, brothers and sisters only living or deceased ever been diagnosed with polycystic kidney disease? Huntington disease or familial adenomatous polyposis, Yes or no?

[30 minutes 21 seconds][Customer] : No, no. Got all of my siblings and parents life.

[30 minutes 29 seconds][Agent] : Oh, wonderful.

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

[30 minutes 31 seconds][Agent] : Good to hear you. So you really do have some good genes.

[30 minutes 34 seconds][Customer] : Yeah, yeah. Grandparents for 93. Great grandparents. I've got the oh, I had the whole lot.

[30 minutes 33 seconds][Agent] : Really are healthy, I think.

[30 minutes 41 seconds][Customer] : So pretty good.

[30 minutes 41 seconds][Agent] : Oh, that's wonderful.

[30 minutes 42 seconds][Customer] : Pretty good. Yeah.

[30 minutes 43 seconds][Agent] : Thank you so much for sharing.

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

[30 minutes 45 seconds][Agent] : Well then just for the next question, to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or HO or other hereditary disease prior to the age of 60, yes or no?

[30 minutes 58 seconds][Customer] : No.

[30 minutes 59 seconds][Agent] : No, Wonderful. We're on the final question now for you, Rob.

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

[31 minutes 2 seconds][Agent] : So this is just regarding hazardous pursuits, a little bit of a fun one.

[31 minutes 7 seconds][Customer] : Yep.

[31 minutes 6 seconds][Agent] : See if you're a daredevil or not.

[31 minutes 8 seconds][Customer] : Yep.

[31 minutes 8 seconds][Agent] : Umm. So other than one off events, do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognized airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity? Yes or no?

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

[31 minutes 33 seconds][Agent] : No problem. Thank you so much. That is the end of the application uh, so just while the outcome is loading for you 10 seconds there, I will advise uh just looping back to the premiums. You can also find information about our premium structure on our website. Umm, so let's have a look now wonderful. So we've got the, uh, outcome for the application, uh, just in reference to health and lifestyle answers you provided, your application does need to be referred to the underwriter for assessment.

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

[32 minutes 3 seconds][Agent] : So the reason being, uh, it's just in relation to the information you've disclosed for the past three years, medical advice, uh, so your weight loss, umm, journey as well as the blood test results. So I've popped that through to be referred. So I will e-mail you out the information still for you to review the quote. Umm, you've got some other options as well. Uh, what we can do is collect your payment details. I can read you a declaration so that I can actually get this assessed by the underwriter and the commencement of your cover will be subject to final assessment by the insurer.

[32 minutes 51 seconds][Customer] : Yep.

[32 minutes 37 seconds][Agent] : So for example, if the insurer actually approves the cover for you without any changes, what we can do is, uh, actually assist in setting up that immediate coverage for you still while you're shopping around, you know, comparing the market, umm, and we'll send you out the, the beneficiary form. So, or at least you're aware you have that coverage in place and that Peace of Mind if need be. Would you be happy to proceed with that option at all?

[33 minutes 1 seconds][Customer] : Not as yet, no. Like I said, I'm just shopping around and I am doing it this week. So I've got your you've sent me out that information. So I'm going to just now read

that all. So let me understand this, right? I'm not actually approved.

[33 minutes 8 seconds][Agent] : OK, no.

[33 minutes 20 seconds][Customer] : It has to go due.

[33 minutes 21 seconds][Agent] : So I'll still send it off to the underwriter for assessment.

[33 minutes 24 seconds][Customer] : OK.

[33 minutes 26 seconds][Agent] : Yeah, correct.

[33 minutes 24 seconds][Customer] : So if you can still do that and you can still come back to me and say yes, I'm approved.

[33 minutes 27 seconds][Agent] : Yeah, yeah. Don't need to provide payment details as of, yes, as you've mentioned. So just keep in mind while your application is being assessed, so you will be covered for accidental death, which pays out if death was due to a direct result of an accident. So cover under this, it actually lasts until the insurer makes a decision on your application or 30 days from today. So whichever's earlier for you, and just note.

[33 minutes 52 seconds][Customer] : Why do my details don't get that or no? Is that right?

[33 minutes 57 seconds][Agent] : Sorry, can you repeat that?

[33 minutes 59 seconds][Customer] : So to get that accidental cover while they're waiting for the answer, I have to make the payment.

[34 minutes 6 seconds][Agent] : No, no, no, we we're providing the accidental death interim coverage while your application is being referred, don't need to make a payment.

[34 minutes 14 seconds][Customer] : So that's OK.

[34 minutes 13 seconds][Agent] : So that's just in relation to our process because you're waiting to find out what the verdict is. We still provide some sort of cover for you in the meantime, even though you you're not making a payment, correct?

[34 minutes 21 seconds][Customer] : Oh wow, that's pretty good.

[34 minutes 25 seconds][Agent] : Yeah. So that's something in terms of to look forward to, but obviously we wouldn't want that to occur. But yeah, that's just that extra Peace of Mind while you're waiting to find out whether you're eligible or not.

[34 minutes 30 seconds][Customer] : No, Yep, Yep. Mm, hmm.

[34 minutes 36 seconds][Agent] : Please note as well, Rob, that if your application is successful, then your cover won't start and will not start, sorry, until you agree to be covered. And yes, I will attempt to contact you when I receive the outcome.

[34 minutes 47 seconds][Customer] : Hmm. Mm. OK.

[34 minutes 47 seconds][Agent] : So if I'm unsuccessful and your cover's fully approved with no changes, then I'll just e-mail you your policy schedule, which will be pending activate. They can actually access it, uh, using the date of birth as the password when I send that e-mail out to you if you're approved with no changes there.

[34 minutes 54 seconds][Customer] : And what was your name again?

[35 minutes 3 seconds][Agent] : OK, My name is Christine there, Rob. So, uh, keep an eye on your inbox. You'll receive that, uh, that quote shortly. Actually, I think I sent it before we went through the application, so it should be in your inbox by now. Umm, I'll make sure I've got your best contact number as well so that when I reach, umm, what? When they reach me with the verdict, I can call you.

[35 minutes 26 seconds][Customer] : Yep.

[35 minutes 23 seconds][Agent] : So it's 0488777219.

[35 minutes 29 seconds][Customer] : Yep, 777219. Yep.

[35 minutes 30 seconds][Agent] : Yeah, I meant 777. Thank you.

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

[35 minutes 33 seconds][Agent] : Perfect.

[35 minutes 34 seconds][Customer] : It's still a bit a bit funny. Yeah.

[35 minutes 36 seconds][Agent] : Wonderful. Any other questions or anything else I could assist you with otherwise while I have you?

[35 minutes 41 seconds][Customer] : No, you. You've been great. Thank you.

[35 minutes 44 seconds][Agent] : No problems. Thank you for your feedback. Then we'll we'll have a great day and I will reach you as soon as possible, maybe in an hour or two.

[35 minutes 52 seconds][Customer] : Oh.

[35 minutes 51 seconds][Agent] : We'll see how long it takes for that outcome and I'll let you know.

[35 minutes 53 seconds][Customer] : Oh, oh, OK. Oh, that's soon.

[35 minutes 55 seconds][Agent] : Hopefully. Yeah, we'll see how long they go.

[36 minutes 1 seconds][Customer] : No worries.

[35 minutes 57 seconds][Agent] : Sometimes they might take a little bit longer, but shouldn't be too long if we're pretty quiet.

[36 minutes 3 seconds][Customer] : OK. Thank you very much.

[36 minutes 2 seconds][Agent] : OK, wonderful.

[36 minutes 4 seconds][Customer] : Have a nice day.

[36 minutes 5 seconds][Agent] : You're welcome. And all the best for the future insurance endeavors as well. You have a great day too.

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

[36 minutes 10 seconds][Agent] : Cheers.

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

[36 minutes 11 seconds][Agent] : You're welcome. Bye.