

[2 seconds][Agent] : Thank you for calling real insurance. My name is Laura. How can I help?

[6 seconds][Customer] : Hi, Zora. I'm just wanting to know. I just wanted for a quote for income protection and I'm just wanting to know, yeah, what's the process from from here now?

[20 seconds][Agent] : Awesome. Well, firstly, thank you for putting the details through just now. You did that online, right?

[25 seconds][Customer] : I did, yeah.

[24 seconds][Agent] : You said Oh no. Perfect. And you've come to the right person as well. I'll go through that way too. I specialize in real life and income protection cover. So we'll go through the options together and see what's suitable for you. OK. And just jump and ask questions. Let me just try to find the details that you've just put through. And Please remember as well, all calls are recorded and any advice I provide you is general and may not be suitable to your situation. What was your first and last name? Vicky Mascot. Thank you. And what's your date of birth? Vicky.

[37 seconds][Customer] : Yeah, Vicky Musket NUSCAT 9th of the 4th 73.

[1 minutes 1 seconds][Agent] : Awesome. And you spell your name with Al.

[1 minutes 5 seconds][Customer] : Yes, I do. Yeah.

[1 minutes 4 seconds][Agent] : Vicky Thank you. So what was the date of birth again? Vicky?

[1 minutes 11 seconds][Customer] : 9th of April 1973.

[1 minutes 10 seconds][Agent] : 9th of Awesome. And Vicky, can I please confirm as well, you are a female and an Australian resident, yes or no?

[1 minutes 19 seconds][Customer] : Yes. Yeah.

[1 minutes 20 seconds][Agent] : Awesome, I found you on the system. Thank you for putting that through again. And let me just quickly check your smoking status as well. Have you had a cigarette in the last 12 months? Vicky?

[1 minutes 31 seconds][Customer] : I don't smoke at all.

[1 minutes 33 seconds][Agent] : Easy.

[1 minutes 33 seconds][Customer] : I never have.

[1 minutes 34 seconds][Agent] : Well done. And that's an awesome start for you already.

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

[1 minutes 37 seconds][Agent] : But just for the recording, have you had a cigarette in the last 12 months? Yes or no?

[1 minutes 40 seconds][Customer] : No, no.

[1 minutes 42 seconds][Agent] : Very good. Well, you're looking at income protection cover vacay. So first any now what do you do for work?

[1 minutes 49 seconds][Customer] : I work at a medical practice. I'm a receptionist.

[1 minutes 52 seconds][Agent] : Yeah, I'm with reception. Is that a medical practice? OK, easy. So that's the clinical environment, right?

[1 minutes 52 seconds][Customer] : Yeah, yeah, yeah.

[2 minutes 2 seconds][Agent] : Perfect. I'm just gonna quickly ask you some questions in regards to your duties there. Now Vicky, before answering any of our questions, it is important that you are aware of your duty to answer all our questions accurately. Honestly, failure to do so could impact your cover at claims time. OK, just a yes or no with the question. That's all I need. Do you work? Do you work 15 hours or more per week?

[2 minutes 8 seconds][Customer] : Yep, Yep, Yep, Yep, I do.

[2 minutes 30 seconds][Agent] : Yes. Remember, all I need is a yes or no. So do you work? I'm so sorry, I should have been more clear. Let's start again. Do you work 15 hours or more per week? Yes or no?

[2 minutes 32 seconds][Customer] : Oh, yes, yes, yes.

[2 minutes 42 seconds][Agent] : Awesome. Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment? Yes or no? Beautiful, Perfect. Are you required to perform any physical duties?

[2 minutes 55 seconds][Customer] : Yes, as in.

[3 minutes 4 seconds][Agent] : I'll explain what this question is asking. So just to break that down. Physical duty means use of force and lifting, lowering, pushing, pulling, throwing, carrying, or otherwise moving, holding, or restraining for operating machinery. Umm, so you know what you do

best.

[3 minutes 19 seconds][Customer] : No, no, yeah.

[3 minutes 21 seconds][Agent] : So I know you said you work as a reception in the medical practice. So just to confirm, are you required to PO perform any physical duties? Yes or no? You see, do you work in any of the following fields? Aviation as a pilot or crew, entertainment industry, Air Force, Army, armed forces, or do you carry a firearm or handle explosives?

[3 minutes 28 seconds][Customer] : No, no, no.

[3 minutes 44 seconds][Agent] : Hold on. But yours was actually quick and simple. That's all done. So income protection, let's talk about that now.

[3 minutes 52 seconds][Customer] : Yeah.

[3 minutes 52 seconds][Agent] : So it's one is your living benefit, Vicki, It's umm this insurance policy is designed to provide you with a monthly income benefit that'll be paid directly to you if you are unable to work due to a disabling sickness or injury and you suffer loss of income. Simple as that.

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

[4 minutes 10 seconds][Agent] : Now, Vicki, I talk to a lot of people every day when it comes to income protection. Some people talk about their mortgage payments or rent or their personal expenses, car payment. So what sort of bills are concerning for you?

[4 minutes 23 seconds][Customer] : Yeah. That's what I was just mentioning before. Yeah.

[4 minutes 34 seconds][Agent] : Yeah. And what is right? I understand that. Yeah, we'll look at that. OK.

[4 minutes 26 seconds][Customer] : So I was probably looking more into the line of probably 5000 monthly to cover that's the living cost, living cost and and expense, yeah.

[4 minutes 40 seconds][Agent] : OK. So for you, it's your personal expenses that you need to cover your. Do you have any major expenses like rental, mortgage? OK, mostly your ongoing expenses. Yeah.

[4 minutes 49 seconds][Customer] : There will be probably a little bit, but it's not March 9, Yeah.

[4 minutes 57 seconds][Agent] : OK, simple and easy for you then. So we offer an income that can

we offer an income that can go up to 70% of your monthly pre tax income starting from \$1000 and it can go up to a maximum of \$15,000. OK.

[5 minutes 13 seconds][Customer] : Yep. Yep. OK, Yep.

[5 minutes 13 seconds][Agent] : Now with us it's very easy to apply, you just need to answer some health and lifestyle questions with me over the phone so I can check if you are approved and so on, what terms we can offer you cover VK and once it is in place it'll cover you until your policy anniversary following your 65th birthday.

[5 minutes 35 seconds][Customer] : Yeah, no, that's perfect. Yeah. I was looking at 65 years. Yeah. And is that like does that pay out straight away or do you have to wait like 30 days or?

[5 minutes 45 seconds][Agent] : There is umm, there is a waiting period that will be applicable. I'll get to that in a bit. I'm just going through this step by step just to keep this simple and easy for you to understand.

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

[5 minutes 53 seconds][Agent] : OK, thank you for asking. So we will offer an income benefit that'll go up to 70% of your monthly pre tax income starting from \$1000 and it'll go up to a maximum of \$15,000. You and I will go through those questions to check if you are approved and if so on what terms we can offer model once it is replaced. Vicky, it will cover you until your policy anniversary following your 60th birthday.

[6 minutes 12 seconds][Customer] : Yes, Yep.

[6 minutes 18 seconds][Agent] : Now we can keep in mind that there are some exclusions that apply as outlined in the PDS. And it may be helpful for you to know as well that premiums for income protection are generally tax deductible as well, which can make it even more cost effective for you.

[6 minutes 36 seconds][Customer] : Oh, I see.

[6 minutes 36 seconds][Agent] : So around mid, yeah, around mid-july, we will send out your end of your financial statement that he can provide to your tax representative.

[6 minutes 44 seconds][Customer] : Oh, OK. Yep, Yep.

[6 minutes 44 seconds][Agent] : OK, we see. All good so far, perfect now are you? I? I think I know

the answer but I have to ask you anyway. Are you currently employed or self-employed?

[6 minutes 47 seconds][Customer] : Yeah, currently employed.

[6 minutes 58 seconds][Agent] : Awesome. So for you, 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. OK, so take a moment and tell me the key. What's your yearly annual income before? Sorry, your annual income before tax?

[7 minutes 13 seconds][Customer] : Yep, might drop them out you mean? Yeah, I'll have to go in and.

[7 minutes 29 seconds][Agent] : Sure, take your time.

[7 minutes 50 seconds][Customer] : It's 1200. Well, that's weekly.

[7 minutes 55 seconds][Agent] : Is that your yearly?

[7 minutes 57 seconds][Customer] : Oh, sorry. Oh, sorry. Times 52 weeks.

[8 minutes][Agent] : Sorry, can you just give me the speaker again?

[8 minutes 1 seconds][Customer] : Yeah, sorry. Yeah.

[8 minutes 6 seconds][Agent] : OK, easy. So this is your yearly, uh, income before tax.

[8 minutes 3 seconds][Customer] : So 6063 thousand, yeah.

[8 minutes 9 seconds][Agent] : Yeah, you say \$63,000. Perfect. So the in monthly income benefits that we can provide you with Yeah, I know you're asking about \$5000 earlier, but we can actually do that. We can provide you with a monthly income benefit from and this is based on your duties and income. It'll be \$1000 up to \$3675. That's the maximum.

[8 minutes 35 seconds][Customer] : Betw, sorry. Between 1000 to 3000.

[8 minutes 38 seconds][Agent] : So based on your duties and income, we can provide you with a monthly benefit amount between \$1000 and the maximum we can cover you for would be 3675 dollars.

[8 minutes 53 seconds][Customer] : OK, so we do the 3675. Yeah.

[8 minutes 57 seconds][Agent] : We see. OK, perfect. Now remember you're asking me about the waiting period, so we'll talk about that now.

[8 minutes 59 seconds][Customer] : Yep, Yep.

[9 minutes 4 seconds][Agent] : So the waiting period is the non payment period that you must wait before the income benefit is stable after the insured event.

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

[9 minutes 14 seconds][Agent] : Now you can choose 30 days or 90 days. And please keep in mind Vicky, that the income benefit is paid monthly in arrears. So this means if you choose a 30 day waiting period, your first payment would be 60 days after you were first eligible to claim.

[9 minutes 35 seconds][Customer] : Oh, OK. Yep.

[9 minutes 36 seconds][Agent] : Now which one do you prefer? 30 days or 90? Just keep in mind Vicki, that the longer waiting periods you select, the cheaper the premium gets. So would you prefer 30 or 90? You know your financial situation best and how long you can sustain if your salary is interrupted.

[9 minutes 49 seconds][Customer] : Oh, yeah.

[9 minutes 55 seconds][Agent] : So would would you prefer 30 or 90?

[9 minutes 56 seconds][Customer] : Probably not, I think probably not.

[9 minutes 58 seconds][Agent] : OK, OK, perfect.

[9 minutes 58 seconds][Customer] : I think I have a partner.

[10 minutes][Agent] : Are you the sole owner in the family or is or just OK, so so your partner contributes as well to the household income.

[10 minutes 10 seconds][Customer] : Yeah, yeah.

[10 minutes 11 seconds][Agent] : OK, it's good to hear. Now the other factor, the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness. Now here your choices are six months, one year, two years, or five years. Now keep in mind again, Vicky, that the shorter the benefit. You select, the cheaper the premium will be. So what do you prefer? Six months, one year, 2 years, five years?

[10 minutes 42 seconds][Customer] : So that that can't basically cover you up, like can't cover you to 60. It will cover me to 65 though, regardless. Hold on a second.

[10 minutes 53 seconds][Agent] : Sure, sure, go for it.

[10 minutes 52 seconds][Customer] : I just wanna ask, can you J can you say that again, love? Yeah. Whether what you just said, yeah.

[11 minutes][Agent] : So the benefit. Is the maximum amount of time, but we will pay the income benefit for anyone injury or illness. So you have options of six months, one year, two years or five years.

[11 minutes 18 seconds][Customer] : Yeah, we'll do. Five years. Love you.

[11 minutes 20 seconds][Agent] : Thank you. Perfect. Now Vicky, the next step is very simple. We'll go through those, umm, health and lifestyle questions very quickly as the price and any terms of coverage determined on the outcome of these questions. OK, Now this number that you are calling me from, which is, uh, I think that's the one you put on our website, 0407165705. This is your number, right?

[11 minutes 36 seconds][Customer] : Yep, that's correct. Yeah, Yes.

[11 minutes 48 seconds][Agent] : Your e-mail account is vickymonths@outlook.com and you're in Queensland, right?

[11 minutes 56 seconds][Customer] : Yeah.

[11 minutes 56 seconds][Agent] : Perfect. What's your post code there? 4740 And the suburb that you live in?

[11 minutes 59 seconds][Customer] : 4740 Andergrove.

[12 minutes 7 seconds][Agent] : Yeah. And your address.

[12 minutes 8 seconds][Customer] : It's 48 Somerset Dr.

[12 minutes 15 seconds][Agent] : Yeah, got it. Is this essential and mailing address?

[12 minutes 19 seconds][Customer] : Yes, it is.

[12 minutes 20 seconds][Agent] : Awesome.

[12 minutes 20 seconds][Customer] : Yeah, 48 Somerset Dr. Andergrove, 2740.

[12 minutes 23 seconds][Agent] : It's a residential. I'm mailing both the same.

[12 minutes 23 seconds][Customer] : Yeah, correct. Yeah.

[12 minutes 25 seconds][Agent] : Right, You see. So you work in a clinic, Uh, in the, in the, in the medical practice. What does your father do? What's he doing?

[12 minutes 33 seconds][Customer] : Oh, he works away. So he he works away for seven days on, 7 off.

[12 minutes 39 seconds][Agent] : Oh, flying, fly out.

[12 minutes 37 seconds][Customer] : So sort of.

[12 minutes 42 seconds][Agent] : Oh.

[12 minutes 41 seconds][Customer] : But he doesn't fly. He drives, drives and drives out.

[12 minutes 45 seconds][Agent] : Oh, drives in, drives out. Yeah, there's a little paragraph that I'm going to read out. Thank you very quickly to remind you of being honest and being truthful and then we'll jump straight into the questions together.

[12 minutes 54 seconds][Customer] : Yep, sure.

[12 minutes 57 seconds][Agent] : It says. 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 purp 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 that you are applying to purchase an income protection policy and as such you have a duty to take reasonable care to not make any misrepresentations.

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

[13 minutes 46 seconds][Agent] : This means that you need to ensure that you stand 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 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. Do you understand and agree to your duty? Yes or no? Beautiful. So,

Vicky, from here it's really simple. All you need to do kindly is at the end of every question, again, just do yes or no. That's all I need from you. OK? Very simple and easy.

[14 minutes 23 seconds][Customer] : Yes, OK, Yep.

[14 minutes 35 seconds][Agent] : I do have a quick COVID question for you and it says have you been hospitalized for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days? You see, are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia?

[14 minutes 56 seconds][Customer] : No, yes.

[15 minutes 9 seconds][Agent] : Now I'm going to ask you some pre qualifying questions, Umm, pre qualifying medical history questions. So the main question in this spot is have you ever had symptoms of, been diagnosed with or treated for or intend to seek medical advice for any of the following? So, Vicky, just say yes or no #1 stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina. Lung disorder excluding asthma, sleep apnea or pneumonia, Cancer, leukemia or Melanoma excluding other skin cancer, kidney disorder, hepatitis or any disorder of the liver. Anxiety, depression or stress requiring medical treatment, or any other mental health disorder. Sorry, was that a yes or no to the full question? Thank you.

[15 minutes 40 seconds][Customer] : No, no, no, no, no, no, no, no, no, no, no.

[16 minutes 20 seconds][Agent] : Thank you.

[16 minutes 20 seconds][Customer] : Sorry.

[16 minutes 21 seconds][Agent] : No, no, that's OK. Have you been diagnosed with or currently undergoing testing for, or has the doctor advised you to be tested for motor neuron disease or any form of dementia, including Alzheimer's disease?

[16 minutes 37 seconds][Customer] : No.

[16 minutes 39 seconds][Agent] : Beautiful. The next section is in relation to your height and weight. Please be aware that I am 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. The system does not

allow me to enter any approximate figures. Words. Our height and weight ranges now in centimeters or if it mentions Vicky. What is your exact height? How tall are you? Centimeters.

[17 minutes 7 seconds][Customer] : 165, Yeah.

[17 minutes 11 seconds][Agent] : Is it perfect? What is your exact weight?

[17 minutes 17 seconds][Customer] : 73 kilos.

[17 minutes 19 seconds][Agent] : Beautiful. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[17 minutes 29 seconds][Customer] : Sorry. Can you repeat that?

[17 minutes 31 seconds][Agent] : Of course, the question is, have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[17 minutes 42 seconds][Customer] : No.

[17 minutes 44 seconds][Agent] : Very good. Let's move on. You're doing well, by the way, Vicky.

[17 minutes 49 seconds][Customer] : Oh, it's raining. Something's been heavy.

[17 minutes 47 seconds][Agent] : And the next question is asking, is it raining there?

[17 minutes 53 seconds][Customer] : Yeah. It's boring now.

[17 minutes 55 seconds][Agent] : Yeah, I can actually hear it. It's quite dry here in New South Wales.

[17 minutes 58 seconds][Customer] : Yeah.

[18 minutes][Agent] : The next question is asking does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? Are you? I am. I know we talked about it, but I have to ask again, are you employed? Are you a employed or be self-employed?

[18 minutes 12 seconds][Customer] : No, I employed.

[18 minutes 22 seconds][Agent] : Have you been in your current occupation for at least 12 months?

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

[18 minutes 31 seconds][Agent] : Have you been performing the same occupational duties in the past 12 months? So now you work as a receptionist, right? In a medical practice?

[18 minutes 40 seconds][Customer] : No, correct.

[18 minutes 46 seconds][Agent] : Did you do before Vicky?

[18 minutes 48 seconds][Customer] : Yeah, I worked for claims claims, I was doing administration there. So I was working in administration for 18 months. Well, it was still administration, but yeah, but this is in the medical practice administration. So it's very similar administration's administration. So I don't have to answer that one.

[18 minutes 59 seconds][Agent] : So previously it was so the, the duties that you performed, they were different, were they right, right. And that's what the question was asking, remember. So remember the question was asking have so your occupational duties, have they been the same your duties at work?

[19 minutes 29 seconds][Customer] : Yes, Yes, they have.

[19 minutes 28 seconds][Agent] : Not the, not the environment or the company or the so they're different environments. I get that one is a clinical environment, the other one was a retail environment, am I right?

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

[19 minutes 40 seconds][Agent] : So your duties itself, they were the same, right?

[19 minutes 39 seconds][Customer] : Yeah, that's right. Yes.

[19 minutes 48 seconds][Agent] : OK, so that's what the question is asking.

[19 minutes 50 seconds][Customer] : OK.

[19 minutes 49 seconds][Agent] : So the first one, that part was asking have you been in your current occupation for at least 12 months? You said no to that. And the next question is asking have you been performing the same occupational duties in the past 12 months? Yeah, that's fine. And like I said, umm, if if you have been working. So were you the admin? You worked in administration back then. Umm, previous work and then currently as well, it's administrative work.

[20 minutes 6 seconds][Customer] : So yes, yeah, yes, yes.

[20 minutes 22 seconds][Agent] : OK, So the question that I'll just jump back a little bit. So the question that was asking, have you been in your current occupation for at least 12 months? Would that be a yes or no? OK. And you're confident with your answer now? Awesome. Thank you so much.

[20 minutes 33 seconds][Customer] : Yes, yes, sorry.

[20 minutes 41 seconds][Agent] : Thank you. No, no, don't be sorry.

[20 minutes 42 seconds][Customer] : Sometimes people to elaborate.

[20 minutes 42 seconds][Agent] : I'm glad that we discussed that. No, that's OK. Do jump in if you feel that you need me to break it down a bit, just tell me. OK.

[20 minutes 48 seconds][Customer] : Yep, Yep.

[20 minutes 49 seconds][Agent] : So you're confident with all the answers you have given so far.

[20 minutes 52 seconds][Customer] : Yes, yes.

[20 minutes 53 seconds][Agent] : Awesome. The next one is asking, do you intend to change your current occupation? And then I sorry, do you intend to change your current occupation in the next 12 months? Do you have a second occupation that generates a taxable income?

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

[21 minutes 13 seconds][Agent] : Have you ever been declared bankrupt or placed in receivership, in voluntary liquidation or under administration to the best of your knowledge? Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of Australia? Are you booked or will be booking travel within the next 12 months? Do you have existing income protection cover?

[21 minutes 33 seconds][Customer] : No, no, no.

[21 minutes 53 seconds][Agent] : Now we are going to move on to.

[21 minutes 57 seconds][Customer] : So I'm just gonna go inside 'cause it's really startling.

[22 minutes][Agent] : Oh, thank you.

[22 minutes][Customer] : Don't, don't really hear that.

[22 minutes 1 seconds][Agent] : Yeah, yeah, that's, that's fine. Let me know when you settle in. I'll wait for you.

[22 minutes 5 seconds][Customer] : Yep. OK, I'm in.

[22 minutes 14 seconds][Agent] : Awesome. Thank you so much, Vicky. So we're gonna move into a little bit more into your medical history. So the main question here in this part of the application is

have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following? Again, a yes or no #1 diabetes, raised blood sugar or impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure.

[22 minutes 41 seconds][Customer] : No, Yes.

[22 minutes 49 seconds][Agent] : That's perfectly fine. And we'll, we'll break it down to capture why you said yes to that.

[22 minutes 54 seconds][Customer] : Yes.

[22 minutes 54 seconds][Agent] : So it says based on your response, please answer yes or no for each of the following.

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

[23 minutes][Agent] : Chest pain Yes or no High cholesterol Have you ever had a cholest? Sorry, have you ever had a cholesterol? Blood test with the result greater than or equal to 7 millimoles per liter. High blood pressure excludes during pregnancy where the blood pressure returned to normal after the birth. Yes or no?

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

[23 minutes 34 seconds][Agent] : Beautiful. Your application is still active and running. Moving on. The next one is asking tumor, mole or cyst, including skin cancer or sunspots. Have you ever had an abnormal cervical smear? Yes, I'll read that again. Have you ever had an abnormal cervical smear? Thyroid condition or neurological symptoms such as dizziness or fainting. Disorder of the stomach, bowel, gallbladder, or pancreas.

[23 minutes 43 seconds][Customer] : No, no, no, no, no, no, no, no.

[24 minutes 14 seconds][Agent] : Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Any league sorry. Any legal drug use, abuse of prescription medication, or received medical advice or counseling for alcohol consumption. Bladder or urinary tract disorder. Very good blood disorder or disease. Sleep apnea or asthma, excluding childhood asthma. Back or neck pain or disorder.

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

[24 minutes 53 seconds][Agent] : Arthritis. Chronic pain, gout, repetitive strain injury. Chronic fatigue syndrome or fibromyalgia. Joint or muscle pain. Ligament injuries, including replacement or reconstructive surgery. Osteoporosis or osteopenia. Any defect of hearing or sight other than which is sorry. Any defect of hearing or sight other than which is corrected by glasses or contact lenses.

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

[25 minutes 24 seconds][Agent] : It's very good other than other than what you have already told me about. In the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy other than what you have already told me about? Are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks other than what you have already told me about? Have you ever during your working career required more than two consecutive weeks off work due to illness or injury? Perfect. Now, the next two questions will quickly capture your family history. Vicky.

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

[26 minutes 26 seconds][Agent] : So if you're talking about your mom, dad, births and sisters, simple and easy. 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 Abnormalis Polyposis? To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke, or other hereditary disease prior to age 60?

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

[27 minutes 2 seconds][Agent] : That's very good to know, Vicki, Knock on wood.

[27 minutes 4 seconds][Customer] : Yep. Yep.

[27 minutes 6 seconds][Agent] : And the very last question, other than one of events like gift certificate or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous

activity? Yes or no? Perfect. And that was the end. Give me a moment. So the other one is just having a quick look at your application. Bear with me.

[27 minutes 37 seconds][Customer] : No, thank you.

[27 minutes 48 seconds][Agent] : You're welcome. Not, but it's done. The inviters have come back. Vicky, well done to you. You have taken very good care of yourself. Your application is approved. So well done. Knock on wood.

[27 minutes 55 seconds][Customer] : Yeah, thank you.

[27 minutes 59 seconds][Agent] : Perfect. So now that it's been approved, let's look at the numbers now.

[27 minutes 59 seconds][Customer] : Yep, Yep.

[28 minutes 1 seconds][Agent] : So based on what you have selected so far, your premium, Oh, by the way, uh, with your work, how do you get paid fortnightly or weekly?

[28 minutes 10 seconds][Customer] : I get paid. I get paid weekly.

[28 minutes 13 seconds][Agent] : OK, so we don't have the weekly option, so I'll leave it at the fortnightly payments for you.

[28 minutes 18 seconds][Customer] : Yeah, Yep.

[28 minutes 19 seconds][Agent] : Thank you.

[28 minutes 21 seconds][Customer] : Or even if we did it monthly or what is it more, is it cheaper to do it, to do it monthly or fortnight later?

[28 minutes 20 seconds][Agent] : So whatever works for you, that's an, that's an awesome question. Thank you for checking that with us, Vicki. So whether you're paying 26 fortnights or 12 calendar months, your yearly payment is exactly the same.

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

[28 minutes 38 seconds][Agent] : OK, easy. So fortnight. But if you want me to switch it to monthly, that's completely up to you. Like I said, it works out to be the same with us anyway.

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

[28 minutes 46 seconds][Agent] : Yearly SO4 nightly payments. So it's showing 6363 sixty, \$3.67

per fortnight. So roughly you're looking at a weekly payment of say \$32 per week.

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

[28 minutes 59 seconds][Agent] : Is that OK or do you want me to make any changes here?

[29 minutes 3 seconds][Customer] : No, that, that should be OK. Yeah.

[29 minutes 5 seconds][Agent] : Very good.

[29 minutes 5 seconds][Customer] : Is that, is that in relation to the the amount of 3675, is that the one?

[29 minutes 12 seconds][Agent] : Correct I'll give you a summary of the, of, uh, that.

[29 minutes 13 seconds][Customer] : Yeah, yeah.

[29 minutes 16 seconds][Agent] : So now that it's been approved, I can confirm the numbers with you now. So yes, your monthly benefit amount 3675 dollars, your waiting period 90 days, your benefit. Five years and the 4th monthly payment will be \$63.67. And this is fortnightly, not every week.

[29 minutes 33 seconds][Customer] : OK, Yep. Can I change that to monthly if that's alright?

[29 minutes 35 seconds][Agent] : OK, you absolutely let me do that for you right now, beautiful. So the monthly payment will be exactly \$137.95 per month.

[29 minutes 49 seconds][Customer] : Yep.

[29 minutes 49 seconds][Agent] : OK, and you can choose whichever month you whenever you want to uh, so you can choose the payment date yourself. We let our, we do understand that every person may have a, a particular date to work around. Maybe it could be a payday or a day that works for you conveniently.

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

[30 minutes 4 seconds][Agent] : So we let our customers speak and choose.

[30 minutes 6 seconds][Customer] : Can we do the 22nd of every month?

[30 minutes 6 seconds][Agent] : Now of course, I'll do that for you. And also remember you get a reward from us. Vicky, when you went to our website, you may have noticed. So what we do for our customers, this falling your first policy anniversary date, we will refund you 10% of the premiums you

have paid in that time. So for you, that's \$165.53 going back into your account as a thank you for being with us the first year.

[30 minutes 33 seconds][Customer] : Yeah.

[30 minutes 36 seconds][Agent] : I like your reaction there.

[30 minutes 39 seconds][Customer] : Say more than yes or no. They are. Can't I?

[30 minutes 38 seconds][Agent] : And umm, and with your policy, there will be a rehabilitation benefit attached along with the final expenses benefit, which pays \$10,000 in the event that you passed away to assist with funeral expenses and final expenses as well. And you may know this as well, Vicky, that your premium is stepped, which means it will generally increase each year as you age. And I'm, I'm actually going to show you that it's clear and transparent. So now your monthly payment is \$137.95 per month.

[31 minutes 10 seconds][Customer] : Yeah, yeah.

[31 minutes 16 seconds][Agent] : Look at the next year. So as an indication, if you make no changes to the policy, your premium next year will be \$153.29 per month. OK.

[31 minutes 29 seconds][Customer] : OK, Yep.

[31 minutes 30 seconds][Agent] : And remember, Vicky, you can also find information about our premium structure on our website as well, OK? And Vicki, just to check with you again, I know we went through this when we were going through the application. So your occupational duties previously in the retail sector and now in the, uh, in the health sector, it's been the same in the last 12 months, is that correct?

[31 minutes 37 seconds][Customer] : Yep, that is correct.

[31 minutes 52 seconds][Agent] : Awesome, thank you.

[31 minutes 52 seconds][Customer] : Yeah, no, that's OK.

[31 minutes 53 seconds][Agent] : I just want to double check that to make sure we're doing the right thing by you. Perfect. So the next step, yes, we are going to cover you from today and a copy of all your policy documents will reach out to you by e-mail in the next 15 to 20 minutes. So you and your partner can start going through it together. You will also get a hard copy sent to your address in the

next two to five working days you have, you'll have two copies with you. Take all your time, read through it, make sure everything looks all right to you. If there is any drama, do get in touch.

[31 minutes 56 seconds][Customer] : Yep, Yep, Yep, Yep.

[32 minutes 21 seconds][Agent] : All the contacts will be there and you will be protected from today. But yes, you we let our customers speak and choose a payment date. So you told me today's the 6th of January, so you're prefer 22nd of this month is that what you meant?

[32 minutes 33 seconds][Customer] : Yes, please. Yeah, Cos all of my bills come out after the 20 years basically. So it's good that I, I know the money's there sort of thing as well too.

[32 minutes 35 seconds][Agent] : You see not a problem. I'll do that for you. That's perfectly fine Vicky.

[32 minutes 41 seconds][Customer] : So yeah, yes, love. Yeah, that's fine.

[32 minutes 45 seconds][Agent] : And you're happy to go ahead today, you see and you.

[32 minutes 49 seconds][Customer] : And do we so do we get that so we can claim that back if it on our tax as well?

[32 minutes 55 seconds][Agent] : Oh, let's go back to that. Uh, you're talking about the the premiums that you pay, whether it's tax.

[33 minutes 1 seconds][Customer] : Yeah, yeah. So we can claim that as well on our tax.

[33 minutes 2 seconds][Agent] : Yeah, so, so, so the premiums that you pay with your income protection policy. Thank you for checking that with me again. So premiums for income protection are generally tax deductible. Wiki. So around mid-july, you will receive from us your end of your financial statement that you can provide to your tax representative.

[33 minutes 25 seconds][Customer] : Oh, it's so, yeah.

[33 minutes 24 seconds][Agent] : OK, do you do you?

[33 minutes 26 seconds][Customer] : So we should.

[33 minutes 27 seconds][Agent] : Sorry, go ahead you go.

[33 minutes 28 seconds][Customer] : That's alright.

[33 minutes 28 seconds][Agent] : I'm so sorry I interrupted you.

[33 minutes 29 seconds][Customer] : So, so we that's OK. So we'll get that so we can claim that back. So what I've been paying every month sort of thing. Yeah, that's what it means, isn't it? Yeah.

[33 minutes 36 seconds][Agent] : I'm so I'm actually not, uh, an expert on that. You're a tax agent or whoever.

[33 minutes 43 seconds][Customer] : Oh no, that's OK.

[33 minutes 42 seconds][Agent] : Do you do it yourself or if someone else does it for you?

[33 minutes 44 seconds][Customer] : So no, no, no.

[33 minutes 50 seconds][Agent] : Yeah.

[33 minutes 46 seconds][Customer] : I said somebody else would do it for me, so I'll just take it to my tax tax agent and then they can just claim that so I can claim what I've been paying basically is what you're saying, as a tax deduction.

[33 minutes 58 seconds][Agent] : So we will just provide you with the TA, the end of your financial statement and then the premiums range of protection. Yes, are generally tax deductible.

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

[34 minutes 5 seconds][Agent] : CRH, your, whoever you do your taxes with, once you provide that to them, they'll be the, like I said, I'm not an expert with taxes. Uh, it's and I'm not, I'm not allowed to give any financial any possible advice. So once you provide it to them, they will know what to do Hopefully.

[34 minutes 20 seconds][Customer] : Lovely. No, that's fine, love. No worries. Alright then.

[34 minutes 20 seconds][Agent] : OK, no, Thank you for checking that with me and, uh, thank you. I appreciate that. So like I said, you'll be covered from today. Your first payment is not due until the 22nd of 22nd of this month. Uh, the direct debit that we set up, do you prefer doing that with a card or a bank account? What's easier?

[34 minutes 39 seconds][Customer] : With a bank account, yeah.

[34 minutes 41 seconds][Agent] : That's easier. And as I said before, the income benefit, the income benefit will generally be sorry. Just give me one again. No, sorry, that doesn't apply to you. Sorry. My bad. I was looking at something else in entirely. Sorry, it's been a busy morning today. My

apologies.

[35 minutes][Customer] : A savings, yeah. Can I give it?

[34 minutes 55 seconds][Agent] : So the bank account that you're giving me, is that a savings or check account and that's in your name, right?

[35 minutes 2 seconds][Customer] : Can I give it? Yeah, yeah. Can I give it to you now or?

[35 minutes 5 seconds][Agent] : Yeah, I'll grab that from you right now.

[35 minutes 7 seconds][Customer] : Yeah, I'll just put that.

[35 minutes 7 seconds][Agent] : And before, before I set this up, do you have any questions in regards to your of the policy itself?

[35 minutes 14 seconds][Customer] : So, so can you send us a list of so sorry, send me a list of everything that I'll be covered for as well, like injury and illness, like all that type of stuff as well in the, in the e-mail, Like I'll have a copy of all that, won't I?

[35 minutes 31 seconds][Agent] : You will receive as I've mentioned before thank you for checking that again Vicky. So remember you will receive a copy of your policy documents in the next 15 to 20 minutes by e-mail.

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

[35 minutes 40 seconds][Agent] : You will also get ano. You'll also get a copy sent to your address in the next two to five working days. So your both copies with your e-mail and also by post. So that way it allows you time to go through it again make sure everything looks alright to you. So income protection itself remember you you will be covered from today.

[35 minutes 55 seconds][Customer] : Yep, Yep.

[35 minutes 58 seconds][Agent] : Your first payment will be due on the 22nd and the e-mail will come through the next 15 to 20 minutes, the hard copy in the next two to five working days.

[36 minutes 6 seconds][Customer] : Lovely. Now that sounds.

[36 minutes 6 seconds][Agent] : And as, thank you, and as I've mentioned at the very beginning, income protection itself, it's designed to provide you with a monthly income benefit that'll be paid directly to you if you are enabled to work due to a disabling sickness arranger and you suffer loss of

income. And, uh, as I've mentioned before as well. So I remember I was telling you that, uh, once it is in face, it'll cover you until your policy anniversary following your 65th birthday.

[36 minutes 20 seconds][Customer] : Yep, Yep.

[36 minutes 30 seconds][Agent] : And keep in mind that there are some exclusions that apply as outlined in the PDS. Do you want me to go through is, is that what you meant when you asked me whether you get a, a list of injuries and all that? So did you mean a copy of the policy documents? Is that what you're referring to?

[36 minutes 35 seconds][Customer] : OK, Yeah, yeah, yes, So yeah.

[36 minutes 46 seconds][Agent] : OK, got it.

[36 minutes 45 seconds][Customer] : And if you could just say that page, show me the page number or that show me the page number, then I can look it up so I can read what I'm covered for, like injury and sickness. Yeah.

[36 minutes 54 seconds][Agent] : So actually I'll help you with that right now, so you can look at the page number. Are you asking about, uh, the ex, the exclusions? Is that what you're asking about?

[36 minutes 57 seconds][Customer] : Oh, no, I guess what I'm covered for is just like the illnesses and the sickness, like the injuries and stuff. Like what I'm actually covered for, like cancer and what kind of injuries are they or things like that. Yeah.

[37 minutes 17 seconds][Agent] : Right. So is there anything in SO you will receive a set of your policy documents, but did you have any particular questions for me at all?

[37 minutes 26 seconds][Customer] : No, no, no, just WH when they say like the injuries and stuff or the illnesses, like I understand, like the illnesses are like cancer, leukaemia, all that type of stuff. But WH, when you relate to injuries, what kind of injuries do you mean if you can't work or what kind of injuries are you covered for?

[37 minutes 45 seconds][Agent] : OK, give me one second. Just bear with me.

[37 minutes 47 seconds][Customer] : Yeah, and I'll look at my account at the moment.

[37 minutes 52 seconds][Agent] : Yeah, I have a look and I'll just bring that up for you.

[38 minutes 12 seconds][Customer] : Yes, that's what I was asking.

[38 minutes 3 seconds][Agent] : So when you receive your policy doc, policy information by e-mail and by post, it'll have a summary of what you are protected for, uh, for, yeah, like your monthly benefit amount, your waiting period, your benefit. So the policy information will have that information with you. What we have discussed, we'll all be there in writing. In regards to the policy itself, if you refer to the product disclosure statement, it outlines what the income protection policy does, umm, and also what is not covered in the policy.

[38 minutes 13 seconds][Customer] : Yep, Yep. OK.

[38 minutes 36 seconds][Agent] : As I've mentioned earlier to you that there are some, keep in mind that there are some exclusions that apply as outlined in the PDS and we did go through the application to check if you're approved and if so, on what terms we can offer you cover.

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

[38 minutes 51 seconds][Agent] : So the Underwaters did approve you and, uh, no additional, uh, exclusions other than what I've already read out to you or mentioned to you.

[39 minutes][Customer] : Yep. Bye bye.

[39 minutes][Agent] : But like I said, keep in mind that there are some exclusions that apply as outlining the PDS and you'll actually be able to see that. I'll tell you where you'll find that.

[39 minutes 10 seconds][Customer] : Yep, Yep.

[39 minutes 10 seconds][Agent] : So that is on page eighteen 1818.

[39 minutes 14 seconds][Customer] : OK. Lovely.

[39 minutes 14 seconds][Agent] : You'll see clearly says what events are not covered.

[39 minutes 17 seconds][Customer] : Yep. OK, love. No worries. No, that's all great.

[39 minutes 17 seconds][Agent] : OK, does D, does that help you?

[39 minutes 21 seconds][Customer] : Yeah, no, that's fine. That's really good.

[39 minutes 24 seconds][Agent] : OK, Yeah, yeah.

[39 minutes 24 seconds][Customer] : So I've got my my account that you can come out of so.

[39 minutes 31 seconds][Agent] : Let me.

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

[39 minutes 32 seconds][Agent] : Yeah, just let me know when you're ready and read it out. Go ahead.

[39 minutes 32 seconds][Customer] : So, Oh yeah, the account number is 23.

[39 minutes 39 seconds][Agent] : Sorry. What's the DSP number? Vicky, can I start with that? No, that's OK.

[39 minutes 41 seconds][Customer] : Oh, sorry, where do we get here? Oh, just got to go over there.

[39 minutes 55 seconds][Agent] : That's OK. Take your time.

[40 minutes 3 seconds][Customer] : OK, Yep. So the BSc is 124.

[40 minutes 7 seconds][Agent] : Hmm. Mm. Can I just check the bank with you? That's Bank of Queensland easy. And if you could kindly tell me the account number. Hmm. Mm.

[40 minutes 9 seconds][Customer] : 049, that's correct, yeah, yeah.

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

[40 minutes 20 seconds][Customer] : Account number is 2312 41 54.

[40 minutes 32 seconds][Agent] : I'll just read those numbers back to you. So your PSP is 124049 and the account number 23124154.

[40 minutes 37 seconds][Customer] : Yeah, that's correct.

[40 minutes 42 seconds][Agent] : Easy. And that's in your name, right?

[40 minutes 42 seconds][Customer] : Yeah, that's correct. Yeah.

[40 minutes 43 seconds][Agent] : Vicky Mascot, Thank you so much. And Vicky, can I please check with you that the bank details you have given me is yours and you're authorized to use it? Easy. Now, the very last step that I'll do for you is read a verbal declaration that will summarize your income protection policy. If you have any questions, feel free to ask me along the way in between. And at the end of it, there'll be 3 simple yes or no questions and we'll be all done for this morning. OK.

[40 minutes 52 seconds][Customer] : Yes, lovely.

[41 minutes 11 seconds][Agent] : And before I read that out, just making sure all calls are recorded and any advice that provides you is general in nature and may not be suitable to your situation. My

name again is Zorro. This is real insurance on your policy documents. Your name will appear as Vicky Muscat. Date of birth, 9th of April 73. All correct.

[41 minutes 29 seconds][Customer] : Correct. Yes.

[41 minutes 30 seconds][Agent] : And just to confirm, you are a female and an Australian resident, is that right?

[41 minutes 35 seconds][Customer] : Yes.

[41 minutes 36 seconds][Agent] : And I know I've already asked you, have you had a cigarette in the last 12 months?

[41 minutes 41 seconds][Customer] : No.

[41 minutes 40 seconds][Agent] : Yes or no, I like your answer there. So let's read this on and we'll be done. Thank you, it goes. Thank you. Vicki Muscat, it is important you understand the following information. I will ask for 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 Lottery of Australasia Limited, whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services. I will refer to as GFS Trading as real Insurance to issue and arrange this insurance on its behalf. Hanover relies upon the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. Hanover has said a mark. Sorry. Hanover has 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. I need to, I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty, Yes or no?

[43 minutes 11 seconds][Customer] : Yes.

[43 minutes 12 seconds][Agent] : Very good. We may from time to time provide office to you. I'll read that again. We may from time to time provide office to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration. You can send to allow us to contact you for this purpose until you opt out. You can opt out of this at any time.

You can opt out of this at any time. They're contacting us. The accepted cover provides the following insurance cover for for Sorry for Vicky Musket, a monthly insured amount of \$3675.00 with a waiting period of 90 days and a benefit period of 60 months. The monthly income benefit payable in the event of a claim may be less than the monthly insured amount as your income benefit. It is limited to 70% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. I'll read that part again. The monthly income benefit payable in the event of a claim, maybe less than the monthly insured amount as your income benefit is limited to 70% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources. There is a final expenses benefit of \$10,000 paid to your beneficiaries if you passed away while your policy is in place. Your cover expires on January 22nd, 2039, 12:00 AM. Your premium for your first year of coverage \$137.95 per month. Your premium is a step 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 TSS of between 37% and 51% to cover costs. Your premium will be debited from your nominated bank account in the name of Vicki Muscat, which you are authorized to debit from and have provided to us. The policy documentation PDS beneficiary 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 cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with your placing 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 and reviewed our policy in full. We have a complaints access which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. Now Vicki, before I get this all done and sent to you, ma'am, my very last two questions. Do you understand and agree with the declaration, yes or no?

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

[46 minutes 53 seconds][Agent] : Would you like any other information about the insurance now or would you like me to read any part of the PDS to you? Yes or no?

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

[47 minutes 5 seconds][Agent] : Awesome. Remember, I know I've already mentioned this to you before. I remember you can also find information about our premium structure on our website and all our contact details will be all there, Vicky.

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

[47 minutes 16 seconds][Agent] : And when you see the policy documents by e-mail and the post, you'll see all our information is there. So feel free to call us at any time. My name is Zora. You can always reach out to me. Uh, and if, if I'm not available, just leave a message and I'll call you back.

[47 minutes 29 seconds][Customer] : Lovely.

[47 minutes 28 seconds][Agent] : But from today on with the customer support team will be dedicated for you, Vicky. OK.

[47 minutes 32 seconds][Customer] : Thank you so much.

[47 minutes 34 seconds][Agent] : Oh, you're welcome. It's been an absolute pleasure. I know it took a little bit longer than we thought, but it's all done and completed.

[47 minutes 39 seconds][Customer] : That's OK, love.

[47 minutes 39 seconds][Agent] : Thank you so much for your time. Welcome to Real Bye bye.

[47 minutes 42 seconds][Customer] : Thank you. Bye. Bye.