

[3 seconds][Agent] : Welcome to Real Insurance. My name is Danielle. How may I help you?

[7 seconds][Customer] : Hi Daniel, I'm just returning the call.

[10 seconds][Agent] : OK. Thank you so much for returning our call. Can I just have your name and date of birth please?

[14 seconds][Customer] : It's in China 15/12/1963.

[17 seconds][Agent] : Great. Thank you. Just have a look and see what the call is in regards to. Won't be long. OK, so it looks like the call was for the income protection. So you enquired about the income protection with us. We'll be able to go through the quotes and the information here.

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

[37 seconds][Agent] : Thank you for returning our call. And now just to start up with you would have heard this, but Please note all our calls are recorded. Any advice are provided. General in nature may not be suitable to your situation.

[49 seconds][Customer] : Mm hmm.

[49 seconds][Agent] : Can I just get you to confirm? Got your name and date of birth? Just confirming your male Australian restaurant. Perfect.

[57 seconds][Customer] : Yeah, I got insurance With your life insurance, I can give you colors.

[58 seconds][Agent] : Thank you so much, life and oh perfect, Thank you so much for coming back to us for the income protect connection policy here. What's got you for the income protection insurance?

[1 minutes 13 seconds][Customer] : Sorry. Say it again.

[1 minutes 14 seconds][Agent] : What has got you looking into the income protection insurance?

[1 minutes 17 seconds][Customer] : Oh, I don't know. That's why I'm asking. What's the best offer you colors got?

[1 minutes 28 seconds][Agent] : Yeah, perfect. Well, I'll go through the information here. You're wanting to protect any bills in particular like mortgage loans or was it just, you know, if you're unable to work, you still obviously have like, yeah, yeah, yeah. Perfect. Any bills in particular like mortgage and loans?

[1 minutes 37 seconds][Customer] : If I don't, if I don't able to work so MMM. I don't have much left anyway so don't bother me.

[1 minutes 50 seconds][Agent] : Yep, Yep. No problem at all. All right, so let me just bring the information up. I won't be long, alright? You have a birthday in a few days.

[2 minutes 13 seconds][Customer] : Sorry. Hmm.

[2 minutes 14 seconds][Agent] : You have a birthday in a few days next week. Happy birthday for that.

[2 minutes 18 seconds][Customer] : Next Sunday, I think. Thank you.

[2 minutes 20 seconds][Agent] : Yeah, I just thought I was it. Yeah. Next Sunday.

[2 minutes 25 seconds][Customer] : Yeah. Hello. Nah. This this Sunday is my granddaughter. She's 10. Three.

[2 minutes 24 seconds][Agent] : You got anything planned N Not yet, Yeah. Oh well.

[2 minutes 34 seconds][Customer] : Yeah. It's a week.

[2 minutes 34 seconds][Agent] : Oh, that's yeah, sometimes that's yeah that, but not sometimes that is. Yeah. A little bit more exciting, isn't it?

[2 minutes 39 seconds][Customer] : Yeah, the worst one is my my my brother had lost son 24th January, my son 25th January, my wife 26th January.

[2 minutes 50 seconds][Agent] : Oh well, that's a lot. It's a very full on time of the year then.

[2 minutes 56 seconds][Customer] : It's my tell me what? What do you do? We all getting older.

[3 minutes 3 seconds][Agent] : Yeah, Yeah. Well, that's exactly right. And now without income protection here, it is designed to provide monthly income benefit paid directly to you if you are unable to work due to a disabling sickness or injury and you suffer a loss of income.

[3 minutes 14 seconds][Customer] : Mm, hmm, OK. Mm hmm.

[3 minutes 19 seconds][Agent] : So it's designed to help cover your bills and living costs if your salary is interrupted. Now we offer an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000.

[3 minutes 39 seconds][Customer] : Mm hmm, mm hmm. Because I got a training business also and

well, I'm a sole Preda also like sole Preda, right?

[3 minutes 36 seconds][Agent] : And to apply, we just Yep, OK, yeah, Yep. So it what what did you have like 20 occupations or is it OK?

[3 minutes 47 seconds][Customer] : Umm, does that kind of cover anything like that or yes, I'm in, I work in a pub plus I do the cleaning there also, but it's all like, umm and uh, because uh, both jobs comes under the sole Preda old income.

[4 minutes 13 seconds][Agent] : OK, yes, yeah, no, that's understandable. So it would be what we'd have to base it on. So do you get the I'm just trying to see the pay that you get. Is it 2 separate pays? Yeah. OK. So we would have to work it off the what you do the most hours in.

[4 minutes 27 seconds][Customer] : Yes MMM, I do the tell me the truth. Uh, I do exactly really 7 seven nights is the cleaning, five nights is the pub work. So yes, yeah.

[4 minutes 53 seconds][Agent] : OK, so when you say you do like to clean the most like hours in the week or yeah, OK, so we'd have to base it off the yeah, what you do the most hours in so, so cleaning them, we'll base it off that.

[5 minutes 7 seconds][Customer] : OK. Can you send me all the information and I'll look into it and then I can work it out myself.

[5 minutes 17 seconds][Agent] : Yeah, of course we, we, we can do that for you. We just we go through the information, your quotes and go to questions to be able to give you the like the question.

[5 minutes 25 seconds][Customer] : OK, Yeah.

[5 minutes 26 seconds][Agent] : So we're able to to do that. Just to let you know with. So with the income protection, you can apply for the income protection if you're an Australian resident age between 18 and 60.

[5 minutes 42 seconds][Customer] : Mm Hmm. Oh, OK, alright.

[5 minutes 40 seconds][Agent] : So in as of next Sunday, you're no longer able to apply for the income protection so.

[5 minutes 49 seconds][Customer] : So might as well, uh, it's on the, uh, a week. So yeah, no, that's alright. That's all Cool.

[5 minutes 58 seconds][Agent] : So like I said, we'll be able to go through the information, we'll go through your questions and be able to give you the price and the terms of your cover as well. And then we'll be able to E e-mail the information through for you.

[6 minutes 5 seconds][Customer] : OK, Yeah.

[6 minutes 12 seconds][Agent] : And now we do offer an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000.

[6 minutes 17 seconds][Customer] : Yeah, yeah, yeah, yeah.

[6 minutes 21 seconds][Agent] : And to apply it fast and easy, we just ask you some health and lifestyle questions over the phone to see if you are approved and if so on what terms. We can also cover and once in place it will cover you until your policy anniversary following your 65th birthday. Keep in mind that there are some exclusions that applies outlined in the PDF.

[6 minutes 41 seconds][Customer] : Hmm. Mm, hmm, Yeah, mm.

[6 minutes 41 seconds][Agent] : Also keep in mind that premiums for income protection are generally tax deductible which can make it more cost effective for you as well.

[6 minutes 48 seconds][Customer] : OK.

[6 minutes 50 seconds][Agent] : Now I just need to ask you some questions regarding your duties at work. So before answering any of our questions, it is important that you are aware of your duty to answer all our questions accurately and honestly fairly. To do so could impact or cover at claims time. Did you work at 15 hours or more per week? Thank you. Is your role of an administrative, managerial or professional nature or you spend the majority of your time indoors in an office or clinical environment?

[7 minutes 1 seconds][Customer] : Yeah, yeah, yes, mostly indoors.

[7 minutes 22 seconds][Agent] : Yep. What would you say about majority? So it says is your role of an administrative, managerial or professional nature?

[7 minutes 31 seconds][Customer] : Well, mostly if you're doing cleanings. I'll put it to clean up, mostly.

[7 minutes 31 seconds][Agent] : Where yeah, yes, we, we're based off the yeah, the, the hours.

Yeah.

[7 minutes 40 seconds][Customer] : Yeah.

[7 minutes 40 seconds][Agent] : So where you spend the majority of your time indoors in an office or clinical environment?

[7 minutes 47 seconds][Customer] : Indoors.

[7 minutes 49 seconds][Agent] : Yep. OK, thank you.

[7 minutes 49 seconds][Customer] : Yeah, Yes.

[7 minutes 50 seconds][Agent] : Just a yes or no, thank you. And are you required to perform any physical duties?

[7 minutes 58 seconds][Customer] : Yes.

[8 minutes][Agent] : Do you perform heavy physical duties, use heavy machinery or drive a vehicle?

[8 minutes 2 seconds][Customer] : Not really, No, no.

[8 minutes 6 seconds][Agent] : Thank you. Yep.

[8 minutes 6 seconds][Customer] : I drive a vehicle, but not like just a personal Yeah, yeah, it's just working when I'm driving my own Beagle. So that's all.

[8 minutes 9 seconds][Agent] : No for for work or OK? Yep.

[8 minutes 16 seconds][Customer] : It's not like I'm doing companies work with Beagle now.

[8 minutes 20 seconds][Agent] : Yeah. OK. Not a problem. And are you qualified, skilled or safe?

[8 minutes 31 seconds][Customer] : Hmm. Mm.

[8 minutes 24 seconds][Agent] : Skilled or hold the required licences to perform your role and you work. Sorry. Does your work require you to handle explosives, perform aerial activities or do you work in the entertainment or sporting industry? Yeah, Yeah. What was that?

[8 minutes 45 seconds][Customer] : No, no, no, no, no problem.

[8 minutes 50 seconds][Agent] : Sorry, No. OK. Yep. No problem. Just a yes or no. Sorry.

[8 minutes 54 seconds][Customer] : Yeah, no.

[8 minutes 56 seconds][Agent] : Yep. So does. OK. Thank you. D. Do you regularly work underground, work at heights above 10 metres, work offshore or travel to areas experiencing war or

civil unrest? Thank you. Any regards to smoking status? Have you had a cigarette in the last 12 months?

[9 minutes 2 seconds][Customer] : No, no, no.

[9 minutes 14 seconds][Agent] : Thank you. And also to say to confirm your employment status, are you currently employed or self-employed? OK, thank you.

[9 minutes 22 seconds][Customer] : Umm, self actually. How fast?

[9 minutes 28 seconds][Agent] : I so for the cleaning. For the cleaning Well, is that self-employed? OK, thank you.

[9 minutes 28 seconds][Customer] : Yes, OK, no self self-employed.

[9 minutes 36 seconds][Agent] : Yeah, not a problem. How many hours do you do that? What was that? Sorry did you said was it 25?

[9 minutes 40 seconds][Customer] : Ah, what ah say about 3:25, 25 hours a week.

[9 minutes 48 seconds][Agent] : Yep, OK Yep no problem. And now just also need to read you by the information of pre tax income in order to help determine how much cover we can offer. So pre tax income is your share of annual income earned in the business before tax directly due to your own personal efforts less any business expenses and excluding super contributions. This is the amount that the business would otherwise cease earning in the event you are unable to work due to a disability. So what is your annual pre tax income?

[10 minutes 26 seconds][Customer] : Mm hmm.

[10 minutes 21 seconds][Agent] : So again, just for the for cleaning 68, Yeah. Alright, thank you. Now based on your duties and income, you can select a monthly benefit amount from \$1000 after a maximum of \$3966.00. So if you were unable to work, what amount do you think per month would be suitable to for you to receive?

[10 minutes 26 seconds][Customer] : Umm, about 6860 8 Yeah, about 1/8. Yeah, a month.

[11 minutes 1 seconds][Agent] : So 1800 per month, Yeah, Yeah, this is for the month.

[11 minutes 6 seconds][Customer] : Oh, oh, this is one month will be roughly, uh, say about 55. I'm, I'm counting, I'm counting as a weekly.

[11 minutes 18 seconds][Agent] : And is the maximum, Yeah, yeah, of course.

[11 minutes 24 seconds][Customer] : So that will be look, it's it's very hard because some week it can some month can be six weeks, some month can be 4 weeks. So I don't know how I can work out that.

[11 minutes 23 seconds][Agent] : Yeah, yeah. So with the amount here, so with your, with your income, basing it off the cleaner, the maximum we can offer is \$3966 for the month.

[11 minutes 42 seconds][Customer] : Yeah, OK, that's fine.

[11 minutes 50 seconds][Agent] : Leave it at that. Yeah.

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

[11 minutes 51 seconds][Agent] : Now you do also have the option to select different waiting periods and benefit periods depending on your circumstances. So the waiting period is a non payment period that you must wait before the income benefit is payable after the insured event. Now you can choose 30 days or 90 days. Please keep in mind the income benefit is paid monthly in a raise. This means if you choose a 30 day waiting period, your first payment would be 60 days after you were first eligible to claim. Which waiting period would you like me to select? Is there 30 days or 90 days?

[12 minutes 20 seconds][Customer] : Mm hmm, yeah, OK. Like a city.

[12 minutes 27 seconds][Agent] : 30? Yep. Thank you. Now, the benefit. Is the maximum amount of time that will pay the income benefit for anyone injury or illness. So you have two options. There's six months and one year. Which benefit.

[12 minutes 36 seconds][Customer] : Umm, six months.

[12 minutes 40 seconds][Agent] : Would you like me to like Six months? Yeah.

[12 minutes 41 seconds][Customer] : Six months.

[12 minutes 44 seconds][Agent] : OK, Thank you. So we'll do six months and now the next step would be to take it for your health and lifestyle questions. The price in any terms of the cover is determined in the outcome of these. So we'll go through those questions there. I know at the beginning you did say you wanted like you just wanted to receive information. So we do normally go through questions and and see what you know if the price and any terms of the cover for you. I can,

if you want, I can just send me the quote or tell you the amount here and send the information through. Otherwise we can. Yeah, I can tell you the matter.

[13 minutes 17 seconds][Customer] : Yeah, OK.

[13 minutes 20 seconds][Agent] : We can go through and check your eligibility as well. Like I said, just bearing in mind that as of next Sunday, you're not able to apply for for the cover from there.

[13 minutes 28 seconds][Customer] : Yeah, yeah, I have to talk to her like she's not here at the moment, my wife. So she's inside to talk to him.

[13 minutes 34 seconds][Agent] : Yeah, Yeah, OK. Not a problem at all.

[13 minutes 36 seconds][Customer] : I can give you a call back by 200 mm. Hmm.

[13 minutes 39 seconds][Agent] : Just bearing in mind obviously the price and any terms of the cover is subject to the outcome of those questions. So for yourself, based on the \$3966, a 30 day waiting period in the six month benefit.

[13 minutes 59 seconds][Customer] : Yeah, that will be going up or yearly or it will be this fixed amount.

[13 minutes 54 seconds][Agent] : You're looking at fortnightly \$172.79 so that that amount does increase.

[14 minutes 8 seconds][Customer] : OK.

[14 minutes 7 seconds][Agent] : So as an indication, so as a misstep, which means it will increase each year. So as an indicator, if you make no changes to the policy, your premium next June will be fortnightly \$186.51. And you can also find information about our premium structure on our website as well.

[14 minutes 21 seconds][Customer] : Yeah, OK.

[14 minutes 28 seconds][Agent] : How do you think that amount sounds for you?

[14 minutes 32 seconds][Customer] : Yeah. But it's all depend on my boss, my wife.

[14 minutes 35 seconds][Agent] : Yep, Yep.

[14 minutes 36 seconds][Customer] : So I have to talk to her first before I can go any further. So I want to go with talk to her and I'll do it before Sunday.

[14 minutes 46 seconds][Agent] : Yep, not a problem at all.

[14 minutes 45 seconds][Customer] : All right. Again.

[14 minutes 47 seconds][Agent] : I'll send that through for you and then I will give you a call back.

[14 minutes 52 seconds][Customer] : Yep. No worries. Yeah.

[14 minutes 50 seconds][Agent] : That way we can have a look at those going through those questions.

[14 minutes 55 seconds][Customer] : Thank you.

[14 minutes 56 seconds][Agent] : That's alright, not a problem.

[14 minutes 58 seconds][Customer] : Thanks.

[14 minutes 57 seconds][Agent] : Can I just get you to confirm your e-mail? Yeah.

[15 minutes][Customer] : Yep, it's Erin prakash.63@outlook.com.

[15 minutes 11 seconds][Agent] : Perfect. Thank you. So I'll send that through and then I will give you a call back next week.

[15 minutes 14 seconds][Customer] : Yep, Yep, it's me. Thank you.

[15 minutes 16 seconds][Agent] : That way, like I said, we can check your eligibility, go through those questions and let you know of any price in terms of the car. That's right, not a problem at all.

[15 minutes 24 seconds][Customer] : Thanks you.

[15 minutes 24 seconds][Agent] : You're welcome.

[15 minutes 25 seconds][Customer] : Have a good weekend. Bye.

[15 minutes 26 seconds][Agent] : You too.