

[2 seconds][Agent] : Welcome to Real Insurance. My name is Rob. How can I help you?

[7 seconds][Customer] : Hi, my name is Amandeep Singh and actually I got a policy with you guys already.

[12 seconds][Agent] : Yeah.

[13 seconds][Customer] : I want my partner, my wife's name included in the airport. Like we want to get another policy or maybe joint policy combined if what are the options available?

[23 seconds][Agent] : Yeah, we could definitely get your wife covered on the policy umm, and provide her with the same benefits you get umm, with organizing a separate policy. She'll get her own free will kit you had to use, however. Umm, obviously there is the option of having the joint one, but we can definitely look at doing a separate one for her. I mean, it's not going to save you any money or lose you any money because her premiums are going to be based on her, like her age, gender, smoking status, if she's approved, things like that.

[39 seconds][Customer] : OK, OK, OK, Alright, OK.

[57 seconds][Agent] : Umm, is she available with you at the moment?

[1 minutes][Customer] : Yes, she is. Yeah.

[1 minutes 1 seconds][Agent] : OK, yeah. Awesome.

[1 minutes 1 seconds][Customer] : Give me one minute.

[1 minutes 2 seconds][Agent] : Yeah, sure. Hi, good morning, ma'am. My name is Rob from Wheel Insurance. How are you?

[1 minutes 29 seconds][Customer] : Hello, Good. Thank you. Have a good look.

[1 minutes 37 seconds][Agent] : Very well. Thanks very much for asking. A little bit sick at the moment, but you know, umm, yeah. Still going. Still going.

[1 minutes 44 seconds][Customer] : Yeah, it's a choice going around, you know.

[1 minutes 44 seconds][Agent] : Umm, yeah, that's it, that's it. Umm, so your husband mentioned that, uh, you guys are looking into life insurance for you. So I'm going to help you out with that today. And you're more than welcome to have me on now to speak. And I can speak with both of you, but predominantly I do need to speak with yourself. So I'll just quickly let you know calls are recorded

and any advice I provide is general in nature and may not be suitable to your situation. And could I get you to confirm for me your name and date of birth?

[2 minutes 14 seconds][Customer] : Yeah, my name is Hafiz for Dylan and date of birth is 20/10/1989.

[2 minutes 19 seconds][Agent] : Thank you so much. And how pretty just confirming that you are a female as well as an Australian resident.

[2 minutes 27 seconds][Customer] : Yes, I am. Yeah.

[2 minutes 28 seconds][Agent] : Thank you so much. OK, awesome. OK, so the way that this is going to work is I'll explain to you to cover. We can run through some cards together, discuss it, you know, with your husband as well. And then I'll need to take you through some yes or no questions about your health to see if you're eligible. And then if you're accepted and once you decide to commence the policy, you'll be covered immediately for death due to any cause. The only thing not covered is suicide in the 1st 13 months. OK, now, uh, Harpreet, may I start by confirming with you regarding your smoking status? Have you had a cigarette in the last 12 months?

[3 minutes 1 seconds][Customer] : OK, yeah, no, I don't smoke at all. MMM.

[3 minutes 14 seconds][Agent] : Beautiful, beautiful. So with the cover, we can offer between \$100,000 up to \$1 million worth. How much were you wanting to look at?

[3 minutes 29 seconds][Customer] : Seven and a half, 77000. What is it like I've got, I think 7 1/2 for myself. Can we can we get the same one? Yeah, 750,000, yeah, that's yeah. So can we get the similar to help?

[3 minutes 40 seconds][Agent] : 750,000 Yeah, sure, we can look at the sign for sure, for sure. Now, this policy will include a terminally ill advanced payment in the cover, meaning that if you were diagnosed with 12 months or less to live by a medical practitioner, we will pay the claim in full.

[4 minutes 3 seconds][Customer] : OK.

[4 minutes 2 seconds][Agent] : There's a \$10,000 advance payment to help with funeral costs or any other final expenses. And this policy is worldwide protection, so if you travel overseas, you'll be covered no matter where you go. It's also a lifetime cover, so as long as the payments that kept up

to date, you can hold the policy for as long or short as you want to. That is entirely up to you.

[4 minutes 16 seconds][Customer] : Yep, welcome.

[4 minutes 25 seconds][Agent] : OK, so that's the cover in a nutshell. Does that all make sense so far? Beautiful. So for \$750,000 cover, we can look at this fortnightly, monthly or annually. How do you guys prefer to look at it?

[4 minutes 32 seconds][Customer] : Yep, you can mind please.

[4 minutes 44 seconds][Agent] : Sure. Alrighty, then operate if you're approved with no changes made, we're going to be looking at a premium of \$50.16 per month. So that works out to be \$1.65 per day. How does that sound in terms of suitability?

[4 minutes 59 seconds][Customer] : Yeah, that's fine. I think that's good.

[5 minutes 2 seconds][Agent] : Beautiful. Now also keep in mind that the premiums are stepped, which means they will generally increase each year's age. In addition, this policy does have automatic indexation. So this means that each year your sum insured, which is a match you're covered for. This will increase by 5% with associated increases in premium. However, it is optional for you and you can opt out of this automatic index taxation each if you want to. So as an indication, if you make no changes to the policy and you decline the indexation so you keep the amount you're covered for at the \$750,000, then your premium next year would be \$53.39 per month.

[5 minutes 2 seconds][Customer] : Yeah, Yeah, Yeah.

[5 minutes 50 seconds][Agent] : And you can also find information about our premium structure on our website.

[5 minutes 56 seconds][Customer] : OK. Yep.

[5 minutes 54 seconds][Agent] : OK beautiful. Now when we get you covered, we're going to send a copy of the policy out to you through the post. This will include a free will kit for you to imply in English and legal to use in Australia. What's the best address for us to post this to operate 4/08?

[6 minutes 13 seconds][Customer] : It's 4/08, Yeah, it's a thing like my husband's. If you can see his profile there. Or you want me to stay?

[6 minutes 22 seconds][Agent] : I unfortunately can't see his one, so I need to get you to confirm it

for yourself.

[6 minutes 28 seconds][Customer] : OK. It's 408 RA DI SICH so that it's loop, LOOP and it's Burbie's Oran Park.

[6 minutes 31 seconds][Agent] : Yep, Yep, Yep, Yep, Yep, Yep.

[6 minutes 48 seconds][Customer] : ORAN Park.

[6 minutes 52 seconds][Agent] : That's 2570, right? Yeah. Awesome. Uh, now Radisson Loop, this is both your home and postal address.

[6 minutes 55 seconds][Customer] : Yeah, Yeah, yeah, yeah, yeah.

[7 minutes 3 seconds][Agent] : Beautiful.

[7 minutes 4 seconds][Customer] : Hi, Rob. Sorry, can't you get a joint policy like I was thinking to make a joint policy. Is it any benefit for that?

[7 minutes 5 seconds][Agent] : Yeah, honestly.

[7 minutes 10 seconds][Customer] : I think you mentioned it's not beneficial and it's the same price.

[7 minutes 13 seconds][Agent] : Umm, it's going to cost you the same if she gets added to your policy versus taking out her own. Umm, there's no financial gain or loss. The only key difference is that one, Heartbeat will get her own will kit with this policy and her own beneficiary form. And two, in the event that, uh, you know, one of you was to pass away before the other one, umm, the other person just keeps their policy going. Whereas if you have a joint policy, umm, depending on who passes away, the other person may have to contact us to say that they would like to continue to cover. So that won't affect it. If you have two separate policies, you guys can still have it come out the same day from the same account and same process in that regard. OK, OK.

[8 minutes 2 seconds][Customer] : The other question is that I'm covered for the same amount of some like the same amount, but my one is \$79.

[8 minutes 14 seconds][Agent] : Uh, so how old are you? Umm, Sir, be fine.

[8 minutes 10 seconds][Customer] : So it could be because like a female gender or could be any other reason or 3535367, yeah.

[8 minutes 20 seconds][Agent] : OK OK, so age will play a little bit of a role in the price, but also

gender does. So even if you guys were the same age, her premium would generally be cheaper than yours because yes, statistically females live longer. A little bit less risk to insure.

[8 minutes 39 seconds][Customer] : Understand. OK.

[8 minutes 40 seconds][Agent] : OK, yeah. Now we get stuck with the long end of the stick. Unfortunately for my wife and I, we say same, same thing. Like, my wife's a lot cheaper than mine, even though she's two years older than me. So that's it now, Harpreet, can I confirm what is your best contact number, please? Yep, Yep, Yep. Beautiful. And what's your e-mail address, please?

[8 minutes 40 seconds][Customer] : No Sir, it's 04683 88991 HH for house and K for kite, A for apple, U for umbrella, R for rabbit.

[9 minutes 14 seconds][Agent] : Yep, Yep, Yep, Yep, Yep, 201089 Yep. Beautiful. All right, umm, so I'm going to read out a pre underwriting disclosure to you. So this is a statement that explains your duty to take reasonable care when answering these questions. They are predominantly yes or no, but if there's anything you're unsure of, please just let me know. I'll be with you every step of the way.

[9 minutes 29 seconds][Customer] : 201089 yes@gmail.com OK, yes.

[9 minutes 56 seconds][Agent] : OK, excellent. So it says here again. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover or other related services. We will share this with your insurer and may share it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct information and lodge complaints about breaches of privacy. By proceeding, you understand you're applied to purchase a 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.

[10 minutes 55 seconds][Customer] : Yes.

[10 minutes 54 seconds][Agent] : 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. So may I please confirm? Harper, do you understand and agree to your duty? Yes or no?

[11 minutes 23 seconds][Customer] : Yes.

[11 minutes 24 seconds][Agent] : Perfect. Question number one, 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?

[11 minutes 36 seconds][Customer] : No, I'm not.

[11 minutes 37 seconds][Agent] : Excellent. Are you a citizen or permanent resident of Australia or of New Zealand currently residing in Australia?

[11 minutes 37 seconds][Customer] : No, I'm a citizen of Australia.

[11 minutes 47 seconds][Agent] : Thank you.

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

[11 minutes 48 seconds][Agent] : And you live in Australia, Is that correct?

[11 minutes 51 seconds][Customer] : Yes, yes.

[11 minutes 52 seconds][Agent] : Perfect. All right, Next question. Does your work require you to go underground? Work at heights above 20 meters, dive to depths below 40 meters, use explosives for travel to areas experiencing war or civil unrest, or work offshore. Wonderful. The next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system. It does not allow me to enter any approximate figures, words or height and weight ranges. What is your exact height please? How tall are you? So 156 and that would be in centimeters, is that correct? Perfect. And what is your exact weight please? Thank you.

[12 minutes 10 seconds][Customer] : No, 156, Yeah, yeah, 61, Yeah, it's a kilo.

[12 minutes 49 seconds][Agent] : And just for clarity, is that kilos pounds will start fantastic. Thank you. Have you experienced any unexplained weight loss of more than 5 kilos in the in the last 12 months? Excellent. Umm the next one here says do you have existing life insurance policies with

other, sorry umm, I'm jumping ahead there. To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS?

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

[13 minutes 25 seconds][Agent] : Thank you umm at Mr. Dill, I just need umm Harper to answer these questions on our own operate. If there's anything you're unsure of, please just let me know.

[13 minutes 35 seconds][Customer] : OK. Yeah.

[13 minutes 34 seconds][Agent] : All right, next one, do you have definite plans to travel or reside outside of Australia that is booked or will be booking travel within the next 12 months?

[13 minutes 45 seconds][Customer] : No, no.

[13 minutes 46 seconds][Agent] : Excellent. Umm, do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million?

[13 minutes 59 seconds][Customer] : No, I don't have anything like that.

[14 minutes 1 seconds][Agent] : Beautiful. We are on to the medical history section, so there is an overarching question that we're going to refer back to. If you need me to repeat it at any time, please just let me know. So it says here. Have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? Number one is cancer, tumor, mole or cysts, including skin cancer, sunspots, Melanoma, or leukemia. Have you ever had an abnormal cervical smear, stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure, high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting, Diabetes, raise blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas.

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

[15 minutes 22 seconds][Agent] : Epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Any illegal drug use, abuse of prescription medication, or receive medical advice or counseling for alcohol consumption. A disorder of the

kidney or bladder?

[15 minutes 32 seconds][Customer] : No, no, no, California. Can I, can I interrupt you for one second, please?

[16 minutes 1 seconds][Agent] : Yeah, go ahead.

[16 minutes 2 seconds][Customer] : Can can you please read out the previous question again please?

[16 minutes 6 seconds][Agent] : Yeah. So any illegal drug use, abuse of prescription medication, or received medical advice or counseling for alcohol consumption.

[16 minutes 18 seconds][Customer] : No, not this one, not the the one before put anxiety one because she had she had used some medication, but it was a short term.

[16 minutes 22 seconds][Agent] : OK, OK, that's she can, she can explain it, that's fine. OK, so the question for you how pre it was anxiety, depression or stress requiring medical treatment or any other mental health disorder. So this is ever in your life?

[16 minutes 28 seconds][Customer] : We are not sure should we should but OK, yeah, yeah, yes, anxiety. I was having anxiety because I have a three, two miscarriages, actually.

[16 minutes 51 seconds][Agent] : I'm so sorry to hear.

[16 minutes 52 seconds][Customer] : So I have taken, yeah. So I have taken this medication for four months actually.

[16 minutes 58 seconds][Agent] : OK, that's fine, no worries.

[17 minutes][Customer] : Yeah, yes, Yeah.

[17 minutes 1 seconds][Agent] : So we'll put this down here if we answer yes, it says firstly is your condition a form of schizophrenia, bipolar or psychotic disorder?

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

[17 minutes 13 seconds][Agent] : Excellent. Now I have four options to read out but I will note down the anxiety as you've mentioned.

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

[17 minutes 18 seconds][Agent] : So it just says here is your condition A depression, anxiety, post

Natal depression or stress including post traumatic stress disorder, B Anorexia nervosa or bulimia, CADHD or ADD or D other mental illness. I've noted down the anxiety. Is there anything else I need to put down?

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

[17 minutes 42 seconds][Agent] : Thank you very much. Umm, so to ask you, uh, how many episodes have you had which required treatment? So you got A1 to 2B3 to 4C5 to six or D7 plus?

[17 minutes 59 seconds][Customer] : Hmm. I'll say 1-2. Hang on, hang on.

[18 minutes 4 seconds][Agent] : Yeah, take your time.

[18 minutes 13 seconds][Customer] : Hello.

[18 minutes 13 seconds][Agent] : Yep.

[18 minutes 15 seconds][Customer] : Yeah. It was like kind of emotional thing.

[18 minutes 19 seconds][Agent] : Sure.

[18 minutes 18 seconds][Customer] : Like as a mother, you understand what I'm trying to say. Yeah.

[18 minutes 21 seconds][Agent] : Yeah. No, no, I understand.

[18 minutes 22 seconds][Customer] : I was a little bit old. Yeah. Yeah.

[18 minutes 30 seconds][Agent] : Sure.

[18 minutes 24 seconds][Customer] : So it was only for like, you know, for a little time, you know, So after.

[18 minutes 30 seconds][Agent] : Uh, let me, let me read this definition out for you just to clarify what we mean by an episode.

[18 minutes 32 seconds][Customer] : Yeah, yeah.

[18 minutes 37 seconds][Agent] : OK so it says an episode is an event, occurrence or recurrence of symptoms with increased severity from normal mood and usually require either medical intervention, referral, treatment or alterations slash adjustment to existing maintenance treatment. Treatment could take the form of medication and or counseling slash therapy. So if someone has mental health symptoms that require treatment, this is an episode. So what? And if they go back to the doctor several times to monitor the situation and or for repeat prescriptions, this is the same single episode.

So still one. If, however, they have a relapse or symptoms worsen and treatment needs to be changed or increased, and this constitutes as a second episode, and similarly, if the applicant recovers and treatment stops and the applicant is fine, but at a later date they have to go back to the, uh, to the doctor to seek further advice, this would be a separate episode.

[19 minutes 46 seconds][Customer] : I'll say 1:00 to 2:00 because it was like four months of. Like, you know.

[19 minutes 39 seconds][Agent] : So based on that definition, how many episodes would you say, OK, yeah, sure. And then, uh, it'll ask was it more than one episode or was it just one?

[19 minutes 52 seconds][Customer] : Yeah, just one. I'll I'll say just one.

[20 minutes 1 seconds][Agent] : OK, so one episode. And then have you had symptoms or treatments for this condition within the last six months? OK, no worries. Have you ever seriously contemplated or attempted suicide? Thank you very much. And just to clarify, umm, the medication that you took, was that only after, because you said you had two miscarriages, right?

[20 minutes 9 seconds][Customer] : No, no, no, yes, yes.

[20 minutes 28 seconds][Agent] : Was that only after the second one or did you have it for both of them?

[20 minutes 33 seconds][Customer] : Actually I have done the IVF 22 times and it's during that time after the failed 1. So I was little bit, you know, I'm going through inviting.

[20 minutes 41 seconds][Agent] : Yeah, I don't blame you.

[20 minutes 43 seconds][Customer] : Yeah.

[20 minutes 47 seconds][Agent] : OK, so so you only require the medication after the second one, is that correct?

[20 minutes 44 seconds][Customer] : So yeah, Yeah, the second one.

[20 minutes 52 seconds][Agent] : OK, cool.

[20 minutes 52 seconds][Customer] : Yeah, right. Yeah.

[20 minutes 53 seconds][Agent] : Thank you for clarifying. All right, moving on then, umm, the next question was a disorder of the kidney or bladder, a blood disorder or disease, asthma or other

respiratory disorder, excluding childhood asthma. Excellent. And I just want to recapture this one. So any illegal drug use, abuse of prescription medication or receive medical advice for counseling for alcohol consumption.

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

[21 minutes 28 seconds][Agent] : Excellent.

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

[21 minutes 28 seconds][Agent] : All right, moving on, 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?

[21 minutes 54 seconds][Customer] : No, no.

[21 minutes 55 seconds][Agent] : Umm, with the IVF that you mentioned, did this occur within the last three years? Yeah, yeah, yeah.

[22 minutes 2 seconds][Customer] : This. Yes. Yes.

[22 minutes 3 seconds][Agent] : OK, thank you. Umm, And also I just need to ask, umm, did the miscarriages occur within the last three years?

[22 minutes 12 seconds][Customer] : Yes. Yes.

[22 minutes 13 seconds][Agent] : OK, thank you very much. I appreciate you providing me that information. I know it's not the nicest thing to talk about, but just noting that down there so we're accurate. Next question says, other than what you've already told me about, are you contemplating seeking medical advice for any symptoms that you are currently experiencing within the next two weeks? Beautiful. And the next two questions are regarding your immediate family. So this is just your mother, father, brother or sister only.

[22 minutes 35 seconds][Customer] : No, Yes.

[22 minutes 44 seconds][Agent] : So to the best of your knowledge, Harpreet, have any of your immediate family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyposis? Excellent, and 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?

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

[23 minutes 19 seconds][Agent] : Thank you very much. Alrighty, this will bring it Umm to the last question here, which is regarding hazardous pursuit. So it says other than one off events, for example a gift certificate and vouchers. Do you engage in or intend to engage in any of the following aviation other than there's 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. Not identical then, huh? That's so good, that's so good. All right, well, operate like I said, that was the last question, the application. So thank you again very much for helping me answer all those questions and being so open and honest about it.

[24 minutes 1 seconds][Customer] : No, yeah.

[24 minutes 17 seconds][Agent] : Uh, based on the answers that you've provided to me, the application has come back nice and quickly. You're fully approved for the life cover and with the best case scenario. We haven't had any changes made based on the answers you provided to me.

[24 minutes 31 seconds][Customer] : Thank you.

[24 minutes 29 seconds][Agent] : So congratulations, thank you. You being nice and healthy makes my job a lot easier, that's for sure. And So what we normally do for our customers from here is we get you covered with this over the phone today.

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

[24 minutes 44 seconds][Agent] : We'll get an e-mail copy of the policy documentation sent to you within about an hour, and then a hard copy sent to you within about 5 business days. And the best part is you're not actually required to pay anything today. We can line this up with a day each month that is best suited for yourself, and then it'll just keep going on that date each month. Umm. So we'll jump into the calendar here and obviously, you know, you can discuss this with your husband, but what day would you like to line the payments up with Harper?

[25 minutes 5 seconds][Customer] : Yep, give me a second. I think 1st of the month.

[25 minutes 18 seconds][Agent] : 1st of the month? Yeah, sure thing. All right. Awesome. So you'll still be covered from today, but not required to have a payment debited until the 1st of July. In terms of the payment method, we can accept a BSP and account number or a credit or debit card. There's no fees for either.

[25 minutes 20 seconds][Customer] : Yeah, Yep, Yep.

[25 minutes 35 seconds][Agent] : It's totally about what's convenient for you. What would you like me to list down for you right now?

[25 minutes 42 seconds][Customer] : I think credit card.

[25 minutes 43 seconds][Agent] : OK. Now for security purposes, while obtaining your card details, the call recording will stop and we'll recommence after we've collected your details. The. Up for us now. Excuse me. OK. Please be advised that the call recording has now resumed for quality and monitoring purposes. So the last thing for me to do for you today is read you a declaration. Now the declaration is a verbal confirmation of the cover. There is one question in the middle and two at the end. And once you accept that, you will be covered per the terms and conditions today. Umm, as I mentioned before, uh, we, we're providing that protection is \$750,000. However, if you do want more cover or less cover in the future, all you need to do is give us a call and you can apply to increase it or decrease it subject to eligibility. Uh, we're based in Sydney ourselves. We're in Bella Vista, so out towards Book of Hills if you're familiar. Umm, so we're open Monday to Friday from 8:00 AM to 8:00 PM excluding public holidays.

[27 minutes 43 seconds][Customer] : Yeah.

[27 minutes 39 seconds][Agent] : OK, so if we yeah, thank you Harpreet Cordial. 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. Family life cover is issued by Head Over Life free of Australasia Limited and we will refer to as Head Over. Hadeva has an arrangement with Greenstone Financial Services, who I will refer to as GFS Trading as Real Insurance, to issue and arrange this insurance on its behalf. Hadeva has relied upon the information you've provided when assessing your application. That includes the information we initially collected

from you to provide a quote. Hadeva 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 remind you of the duty to take reasonable care that you agreed to. So how please, can you please confirm that you've answered all of our questions in accordance with your duty, yes or no?

[28 minutes 51 seconds][Customer] : Yes.

[28 minutes 52 seconds][Agent] : Thank you. We may from time to time provide offers to you via the communication methods you've provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum benefit amount of the following operate called Dylan receives \$750,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your premium for your first year of cut out is \$50.16 per month. Your premium is a step premium which means it will be calculated at each policy anniversary and will generally increase as your age. Your sum insured will also increase automatically by 5% each year and you can opt out of this each year.

[29 minutes 48 seconds][Customer] : Yeah.

[29 minutes 47 seconds][Agent] : Included in your premium is that about payable to GFS of up to 65% to cover costs. Your premium will be debited from your credit card, which you authorized to debit from and have provided to us. The policy documentation that PDS and FSG will be sent to you within 5 working days, and if you've 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. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged the claim. If you are replacing an existing policy with this cover, we recommend that you do not cancel that policy until you have received and reviewed our policy in full. There are risks associated with this, uh, excuse me, There are risks associated with replacing policies as your new policy may not be identical to existing cover and there may be other risks you should consider depending on your

circumstances. Finally, we have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we're sending you. Uh, so I'm just gonna quickly repeat here. If you are replacing an existing policy with this cover, we recommend that you do not cancel that policy until you have received and review that policy in full. So I'll put that, please confirm. Do you understand and agree with the declaration I've just read here, yes or no? 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?

[31 minutes 18 seconds][Customer] : Yes, no.

[31 minutes 28 seconds][Agent] : Fantastic. All right, that's all done. You are now protected per the terms and conditions and the documents will be out to you guys shortly. And if there's anything else we can help you out with, please let us know that. As of right now, is there anything else that I can assist you with while you've got me on the phone?

[31 minutes 46 seconds][Customer] : Hi Rob. Actually I need to change that that details for my policy as well.

[31 minutes 50 seconds][Agent] : Yeah, for sure, for sure. Let me just find that one.

[31 minutes 52 seconds][Customer] : Can I do it over the phone please?

[31 minutes 53 seconds][Agent] : Yeah, 100% Umm, can I just get you to reconfirm for me your name and date of birth?

[32 minutes][Customer] : My full name is Amandeep Singh Dhillon and date of birth is 1st of May 1989.

[32 minutes 5 seconds][Agent] : Appreciate that. And I'm a date just for the call recording. Can you say your address and e-mail address please? Yep, perfect.

[32 minutes 14 seconds][Customer] : My address is 48 Loop or in Park 2570 NSW and the e-mail would be ads.dhillon@gmail.com.

[32 minutes 24 seconds][Agent] : I've got a different 1 here. Yeah, perfect. And lastly, just your contact number. Thank you, beautiful. Just hold the line for me and I'll get you through to our customer support team to update that one.

[32 minutes 25 seconds][Customer] : That would be money_dhillon@yahoo.com 0452512496
alright. OK, THANK.

[32 minutes 41 seconds][Agent] : OK, cheers.

[32 minutes 43 seconds][Customer] : You hey.

[32 minutes 47 seconds][Agent] : Hey, Phil, how you doing today?

[32 minutes 46 seconds][Customer] : Rob Yeah. Not, too bad how. Are you?

[32 minutes 50 seconds][Agent] : Yeah, a little bit sick, but, you know, still alive. I can't complain. I've got Amadeep on the line. Yeah, he just wants to update his payment details. I've confirmed full name, date of birth address, contact number and e-mail address and policy type for you.

[33 minutes 6 seconds][Customer] : No worries, I'm just jumping in. All right, you can drop MD through and I'll have a chat.

[33 minutes 13 seconds][Agent] : Perfect 321.