

[7 seconds][Customer] : Durable plumbing, Gas. Dean speaking.

[9 seconds][Agent] : Hello, good afternoon there, Dean. My name is Kevin. I'm calling you from Bill Insurance. How you doing today, Sir?

[14 seconds][Customer] : Oh, yeah. OK. Yeah, good. Alright, so you ring me back every time I was clicking that button.

[19 seconds][Agent] : That is correct.

[19 seconds][Customer] : That was weird.

[19 seconds][Agent] : Yes, Sir.

[20 seconds][Customer] : Yeah. OK.

[19 seconds][Agent] : Thank you for submitting your details through this and I'm here to take you through all the benefits and you know, also pricing there on our life insurance. See if we can offer you something suitable there as well.

[29 seconds][Customer] : Yep.

[29 seconds][Agent] : If you have any questions along the way, please let me know that I'm here to assist umm, with your first and last, I mean that. Dane Gainey.

[37 seconds][Customer] : Correct.

[38 seconds][Agent] : Thank you. Date of birth, the 5th of March 19th.

[40 seconds][Customer] : 5th of the 3rd 1977.

[42 seconds][Agent] : Yep, the 5th of March 1977.

[41 seconds][Customer] : Yeah, Yep.

[45 seconds][Agent] : Thank you. So the calls are recorded. Any advice I provide is general in nature, I mean not suitable for your situation. So you're currently 46, would you also be a male Australian resident?

[54 seconds][Customer] : I am, I am.

[57 seconds][Agent] : Thank you Dean. And when it comes to life insurance, have you looked into it before or is there one in place ready for yourself?

[1 minutes 2 seconds][Customer] : I've got a policy with. I've got a policy with HTF.

[1 minutes 5 seconds][Agent] : Beautiful. So great to hear that there's an existing policy in place. So were you looking at getting like more financial protection and would that it or?

[1 minutes 11 seconds][Customer] : Yeah, that. That's exactly it actually. Yeah, yeah.

[1 minutes 14 seconds][Agent] : OK, So hopefully, you know, we can provide us something feasible.

[1 minutes 28 seconds][Customer] : Yep. Sorry.

[1 minutes 16 seconds][Agent] : So you know, if you have other insurances in place and if you would like to have our cover as well, as long as you're not covered for more than \$5,000,000 in total for your life insurances, our policies can still pay over and above OK.

[1 minutes 31 seconds][Customer] : What do you mean over and above? I don't understand. Yeah, But the other insurance might mind.

[1 minutes 33 seconds][Agent] : Meaning if in the event you pass away, your beneficiaries can still apply the claim in your death on our policy with that mind if you have other insurances in place, as long as that, that, that, that that might be worthwhile for you to check with your insurance.

[1 minutes 49 seconds][Customer] : Yeah, yeah, Yeah, I will. I will. But yeah. OK. All good.

[1 minutes 50 seconds][Agent] : But all we all we're saying is on our side.

[1 minutes 52 seconds][Customer] : Yeah, I'm with ya.

[1 minutes 53 seconds][Agent] : It doesn't affect how we, you know, go through the claims process.

[1 minutes 57 seconds][Customer] : Yeah, Yeah, I'm with ya. Well, we'll probably, we'll probably cancel 1:00 and yeah. But anyway, yeah, you go.

[1 minutes 58 seconds][Agent] : And yet as long as I'm saying, yeah, as long as you're not covered for more than \$5,000,000, that's all that's, that's that's our term Commission. Yeah. Thank you. And, uh, to have the cover in place, it's a must need process to go through. You would need to go through any physical medicals or have a blood test, something like that.

[2 minutes 2 seconds][Customer] : Yep, no, no worries.

[2 minutes 17 seconds][Agent] : There's a Yep, there's only a health and lifestyle assessment that would take you through on the phone. So that's to assess the insurance, make sure you weren't durable.

[2 minutes 18 seconds][Customer] : Yep, Yep, Yep, Yep.

[2 minutes 25 seconds][Agent] : Umm, if you are accepted and once you decide to commence your policy, you will be covered immediately for death due to any cause. Yeah, uh, the only thing not covered is suicide in the 1st 13 months.

[2 minutes 33 seconds][Customer] : OK, damn it.

[2 minutes 40 seconds][Agent] : Well, hopefully not never right there. So, uh, but apart from that, the new negative policy can provide a piece of mind that full protection can be implied as soon as you start.

[2 minutes 50 seconds][Customer] : No worries, buddy. All good.

[2 minutes 50 seconds][Agent] : And for your, umm, benefit amount, you can apply between 100,000 all the way up to \$750,000.

[2 minutes 57 seconds][Customer] : Yeah.

[2 minutes 58 seconds][Agent] : So how much would you like me to quote you on? Have you had a cigarette in the last 12 months, Sir?

[2 minutes 58 seconds][Customer] : So, Yep, the 7:50 I had not.

[3 minutes 6 seconds][Agent] : Thank you.

[3 minutes 6 seconds][Customer] : I do not smoke.

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

[3 minutes 9 seconds][Customer] : No.

[3 minutes 7 seconds][Agent] : So that's a definite note for that question. Is that right?

[3 minutes 13 seconds][Customer] : Sorry, you guys. My wife was talking to me.

[3 minutes 13 seconds][Agent] : Yeah, I'm sorry. Yep. So have you had a cigarette in the last 12 months? Yes or no?

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

[3 minutes 18 seconds][Agent] : Thank you. So to quote you about 750,000, if you're accepted with no further changes, it comes to \$70, \$0.16 per fortnight.

[3 minutes 41 seconds][Customer] : What's that, a month?

[3 minutes 42 seconds][Agent] : Yep, I'll convert that monthly for you as well. So we just multiply that by 26 / 12 months. That would give you a monthly premium of 15201 per month.

[3 minutes 41 seconds][Customer] : Sorry, a 152 a month?

[3 minutes 53 seconds][Agent] : Yep. 15201 per month, Yep. How's that sounding so far for suitability there Sir, price wise?

[4 minutes 3 seconds][Customer] : She's looking into it, mate. She she thinks currently I'm only paying \$8080.

[4 minutes 9 seconds][Agent] : Oh, so you're paying about half of that roughly.

[4 minutes 12 seconds][Customer] : Yeah, Yep.

[4 minutes 12 seconds][Agent] : OK. And, and for how much coverage?

[4 minutes 16 seconds][Customer] : 500 So yeah, Yep.

[4 minutes 17 seconds][Agent] : OK, understand, because the, the way that our quotes are provided and calculate is based on, you know, your details at the time of application. So if you're starting off on a brand new policy, your age would pay one of the factors moving forward.

[4 minutes 30 seconds][Customer] : Yeah, yeah, yeah. No worries. All good. I've had that policy for quite some time.

[4 minutes 31 seconds][Agent] : So the older you are, the, you know, uh, that that might explain the, the difference in, uh, of course.

[4 minutes 34 seconds][Customer] : So yeah, yeah, yeah. She's just having a quick look, but yeah, it, it, it sounds OK to me. It is what it is.

[4 minutes 37 seconds][Agent] : So, umm, premium, OK, I'm saying, and with that level of cover still be suitable for suitable for you to have as a further top up or do you want to adjust that amount?

[4 minutes 50 seconds][Customer] : Sorry, what W what was that?

[4 minutes 52 seconds][Agent] : Like would they would be level of cover at 750,000? Was that still a suitable level to offer you that top up or did you want to adjust it on the lower amount?

[5 minutes 3 seconds][Customer] : No, in fact, I want a million. But yeah, that's what I was hoping for. But it it said the 750 time.

[5 minutes 10 seconds][Agent] : Thank you. And I'll confirm that premium with you again, once your assessment is completed, that also checks your checks your eligibility. So with this policy as well, there is a terminally ill advanced payment benefit in the plan.

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

[5 minutes 22 seconds][Agent] : So if you were diagnosed with 12 months or less to live by a medical practitioner, we will pay you out your claim in full. That could be used towards medical expenses or it could also be used towards setting up family. That's up to you. If you do use it, get better from it, go into remission. We won't ask anything back either and also include with the policy is a funeral advance payout. So this is in built with the policy itself.

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

[5 minutes 48 seconds][Agent] : In the event that you pass away the date your wife for example, she can request for \$10,000 to be paid at first whilst the rest of the claim is being processed.

[5 minutes 56 seconds][Customer] : This would all be in the document that you would send out anyway. That, that I would. Obviously you'd send a document out or something, wouldn't you? Or a policy, The policy. You'd send a policy out, wouldn't you? If I accepted it and all this is in all this is in the policy. Yeah, that's all right. Yeah, All good. Because I'd. I'd read it later on. So that's all.

[6 minutes 7 seconds][Agent] : Yes, so yeah, so yeah, so like the full Pol most definitely this, Sir yes, so so thank you understand yes, thank you. So so once like, uh, so if the level of cover umm, the quote also benefits features is sounding suitable.

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

[6 minutes 29 seconds][Agent] : Uh, we'll go through the health and loss of assessment to check.

[6 minutes 31 seconds][Customer] : So you don't have to sell me on it, mate. I'm moving forward. So let's do this.

[6 minutes 35 seconds][Agent] : Yeah, as as soon as it goes through the premium part, that is all that did. So I'll explain to how that component works.

[6 minutes 41 seconds][Customer] : Yep.

[6 minutes 41 seconds][Agent] : Uh, please be aware that your premium is stepped, which means it

will generally increase HEUH.

[6 minutes 47 seconds][Customer] : OK, OK.

[6 minutes 47 seconds][Agent] : In addition, this policy has an automatic indication, which means that each year your sum insured will increase by 5% with associated increases in premium. Now you can also opt out of this automatic indication each unit as well. OK.

[7 minutes 4 seconds][Customer] : No, it's fine.

[7 minutes 4 seconds][Agent] : Yep.

[7 minutes 4 seconds][Customer] : It's fine. Yep.

[7 minutes 5 seconds][Agent] : So to show you an indication that then if you make no changes to the policy, your premium next year will be 17305 per month.

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

[7 minutes 15 seconds][Agent] : Your benefit amount will increase to 787,500.

[7 minutes 20 seconds][Customer] : Yeah, yeah, yeah, Yep.

[7 minutes 22 seconds][Agent] : Yep.

[7 minutes 21 seconds][Customer] : That sounds good, man. Yeah, that's good.

[7 minutes 22 seconds][Agent] : You can also. Yep, you can also find information about our premium structure on a website as well. That's it.

[7 minutes 27 seconds][Customer] : No worries.

[7 minutes 27 seconds][Agent] : OK, thank you.

[7 minutes 28 seconds][Customer] : When you say if you make no changes to the policy, what do you mean by that?

[7 minutes 32 seconds][Agent] : Yeah.

[7 minutes 31 seconds][Customer] : Like what changes would I be making to the policy? You mean lowering it or something like that?

[7 minutes 32 seconds][Agent] : So that means so no, no changes.

[7 minutes 36 seconds][Customer] : Oh, no, no, sorry. I, I mean, what would Y what would you classify as a change to the policy? How does someone change the policy? I guess.

[7 minutes 36 seconds][Agent] : So if you make no changes to it, that means the yes.

[7 minutes 48 seconds][Customer] : Yeah, that's what I thought. Yeah. No worries. Yeah.

[7 minutes 45 seconds][Agent] : So if you would like to reduce the level of cover or, or, or if you're wanting, or if you're opting out of the indexation, yeah. Or you know, a worst case if you're umm, I guess putting a pause on the policy or stopping all together.

[7 minutes 53 seconds][Customer] : Yep, yeah, that's all good, man.

[8 minutes][Agent] : Yep, Yep.

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

[8 minutes 1 seconds][Agent] : You can apply to reassess. Yeah.

[8 minutes 1 seconds][Customer] : My my my wife's insured with you guys, so that's why I'm doing what I'm doing. So all good. Yep.

[8 minutes 6 seconds][Agent] : Oh, thank you.

[8 minutes 6 seconds][Customer] : Let's go.

[8 minutes 7 seconds][Agent] : There's all this. So yeah. And we do provide a real reward that's \$182.41 that we can provide back to you that they based of that premium following your first policy anniversary date.

[8 minutes 17 seconds][Customer] : OK.

[8 minutes 18 seconds][Agent] : Thank you. I'll confirm your e-mail address and then I can also update your, uh, street address or home address on the inquiry. Umm e-mail is info@durableplumbing.com dot AU. Mobile number is 0466015780.

[8 minutes 24 seconds][Customer] : Yep, correct, correct.

[8 minutes 32 seconds][Agent] : May I please ask for your home address as well?

[8 minutes 36 seconds][Customer] : 45 Spinnaker SPI Double NAKER Spinnaker Ridgeway, Belmont, NSW Yeah 80 Yep.

[8 minutes 37 seconds][Agent] : Yep Yep Yep, post code please 2280. Is that the same for your postal address as well?

[8 minutes 56 seconds][Customer] : Correct. Yep.

[8 minutes 57 seconds][Agent] : Thank you, Sir. So I've got UH-45, uh, Spinnaker Ridgeway.

[9 minutes 2 seconds][Customer] : Yep.

[9 minutes][Agent] : That's three words, uh, in Belmont, NSW, 2280.

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

[9 minutes 4 seconds][Agent] : Thank you so much. All right, so there's a pre underwriting disclosure read out to you first thing. If any questions you would like me to repeat back, just let me know. So please be with all calls are recorded for quality monitoring purposes.

[9 minutes 5 seconds][Customer] : Yep, Yep, Yep.

[9 minutes 14 seconds][Agent] : We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and make sure it with other Australian service providers for the purpose of administering your policy or handling claims. Privacy policy tells you more, including how to access and correct your information and lodge complaints about breaking the privacy. By proceeding, you understand that you are applying the purchase and 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 that you provide honest, accurate and complete answers. You need to answer each question in full. Even if you provided some information to us in the earlier discussions we you've had, if you do not take breathable care, you may breach your duty.

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

[10 minutes][Agent] : 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 that they do you understand and agree to your duty.

[10 minutes 11 seconds][Customer] : I I do understand.

[10 minutes 12 seconds][Agent] : Thank you so much and also agree.

[10 minutes 12 seconds][Customer] : Yes, I agree. Yes.

[10 minutes 15 seconds][Agent] : Thank you, Sir. First question to ask you says 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?

[10 minutes 25 seconds][Customer] : No.

[10 minutes 25 seconds][Agent] : Thank you. Are you a citizen or permanent resident of Australia or New Zealand?

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

[10 minutes 29 seconds][Agent] : Currently residing in Australia.

[10 minutes 31 seconds][Customer] : Yes.

[10 minutes 32 seconds][Agent] : Thank you. As your work require you to go underground, look at heights above 20 meters, start to depth above 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore.

[10 minutes 43 seconds][Customer] : No.

[10 minutes 44 seconds][Agent] : The next section is in relation to your height and your weight, so please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. What is your exact height please?

[10 minutes 57 seconds][Customer] : Yep, 100. And what's my 179? Oh, you just gonna double check that mate? I'm pretty sure it's 179.

[11 minutes 11 seconds][Agent] : Of course, I can ask you the next question as well, just in case. What is your exact height?

[11 minutes 11 seconds][Customer] : Hold on, my exact weight is 84 kilos.

[11 minutes 20 seconds][Agent] : Beautiful, Thank you. I've got that down. So Yep, just waiting on height. Beautiful. So 1782, that's in millimeters, right?

[11 minutes 22 seconds][Customer] : I am 1782 8-2 correct?

[11 minutes 32 seconds][Agent] : So we can run it off to the nearest hole 8. Yep. Thank you. So I've got Yep. So Yep, Yep. So I've got 178 centimeters for your height and 84 kilos for your weight. That thing. Is that OK?

[11 minutes 33 seconds][Customer] : So 170, yeah, Yep, that's it .2 I used to be, yeah, yeah, OK,

Yep, yes.

[11 minutes 47 seconds][Agent] : And you're confident with that, Appreciate you measuring yourself as well. Next question, have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months 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 that is booked or with the booking travel within the next 12 months?

[11 minutes 58 seconds][Customer] : No, no, no.

[12 minutes 14 seconds][Agent] : OK, Yeah, Yeah.

[12 minutes 15 seconds][Customer] : But we were thinking of going to toilet at Christmas.

[12 minutes 18 seconds][Agent] : OK. We'll look if, if there's, even though there may not be any definite plans right now, but if there are travel plans on the cards within the next 12 months, we can still answer a yes. And then the next question would just ask you which countries do you intend to travel to or reside in? So Thailand possibly around end of the year.

[12 minutes 34 seconds][Customer] : Yeah, yes.

[12 minutes 36 seconds][Agent] : Beautiful. Will you be overseas for longer than three consecutive months?

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

[12 minutes 41 seconds][Agent] : Thank you. That's fine. And when you are travelling as well, our life insurance cover can also protect you worldwide, overseas 24/7. So next question, do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5,000,000?

[12 minutes 58 seconds][Customer] : No. So I need the HSC, which is 500.

[12 minutes 59 seconds][Agent] : The next part is that's OK. That is all. Thank you for confirming. Next question, uh, next part is your medical history. So have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following cancer, tumor, mole or cyst, including skin cancer, sunspots, Melanoma, or leukemia? Have you ever had an abnormal PSA test or an enlarged prostate?

[13 minutes 3 seconds][Customer] : Yeah, OK, no, no. What's a PAPSAPS?

[13 minutes 29 seconds][Agent] : Yep. So PSA stands for prostate specific antigen and is a screening test for prostate cancer. Thank you. So that no for the whole question.

[13 minutes 33 seconds][Customer] : Yeah, no, no, I've had a colonoscopy. Is is that the same thing or no?

[13 minutes 40 seconds][Agent] : No, no. So this is a so PSA is a, is a PSA stands for prostate specific antigen and is a screening test for prostate cancer.

[13 minutes 43 seconds][Customer] : OK, Yeah, no, I've never done that like that, that to my knowledge, mate.

[13 minutes 56 seconds][Agent] : OK, so once again, thank you. So have you ever had an abnormal PSA test or an enlarged prostate?

[14 minutes 3 seconds][Customer] : Oh no.

[14 minutes 4 seconds][Agent] : Thank you. 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 based blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Epilepsy, multi newborn disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Anxiety, depression or stress requiring medical treatment or any other mental health disorder.

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

[14 minutes 49 seconds][Agent] : Any illegal drug use, abuse of prescription medication or received medical advice or counseling for alcohol consumption, disorder of the kidney or bladder, bladder disorder or disease, asthma or other respiratory disorder, excluding childhood asthma. Thank you, Sir. So, yeah, just confirm as well. Childhood asthma is diagnosed between the ages of zero to 17 and last symptoms of asthma cease before 18. Would that be correct?

[15 minutes 9 seconds][Customer] : No, yeah, yeah, 100%, Yeah.

[15 minutes 23 seconds][Agent] : Thanks, Sir. So confirming most of the whole question as well.

Thank.

[15 minutes 24 seconds][Customer] : Yeah, no, yeah, that's right. Yeah.

[15 minutes 27 seconds][Agent] : Thank you. Other than what you have already told me about the day, 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?

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

[15 minutes 51 seconds][Agent] : Yep.

[15 minutes 48 seconds][Customer] : So I get a colonoscopy every two years, I believe because it was my old man had it. He's still, yeah, he's still good. But yeah, I get it every two years. And Nicola makes me take a blood test every whenever as well. So. But there's no reason to take them.

[15 minutes 56 seconds][Agent] : OK, I understand.

[16 minutes 5 seconds][Customer] : It's prevent preventative stuff, Yeah.

[16 minutes 6 seconds][Agent] : Yeah, Yeah, I understand. So I've got here. So there's no condition, but you're basically do the, umm, coloscopy every two years. You do your family history of your father, uh, and you also do like an annual, like a like a blood tests and all that.

[16 minutes 22 seconds][Customer] : Yeah, I think it's annual. Yeah, just just to see how I'm going, my levels, blah, blah, blah, blah, blah.

[16 minutes 23 seconds][Agent] : OK, OK, understand.

[16 minutes 28 seconds][Customer] : Yeah.

[16 minutes 28 seconds][Agent] : Yeah. So first of all, was there any conditions? Thank you. So I've got here.

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

[16 minutes 33 seconds][Agent] : No, no condition. Umm, however, uh, yeah. So no condition, uh, client, umm, just has a colon loss: loss scopy every two years due to family history, uh, with father. What did father have or had?

[16 minutes 59 seconds][Customer] : Oh, so he had bowel cancer. But yeah, they removed it.

[17 minutes 1 seconds][Agent] : Yep, father, Father had, umm, bowel cancer. OK, umm, Yep, thank you. So I've got that. Thank you. Yep. So please describe the reason for the consultation, including your symptoms, diagnosis.

[17 minutes 2 seconds][Customer] : Yeah, not yet.

[17 minutes 19 seconds][Agent] : So we put down, first of all, no condition, client just has a colonoscopy, maybe two years due to family history with father.

[17 minutes 27 seconds][Customer] : Well, his doctor said I should just do it. So I did it.

[17 minutes 27 seconds][Agent] : Umm, yeah, that's fine.

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

[17 minutes 30 seconds][Agent] : The result, Yep, Yep.

[17 minutes 30 seconds][Customer] : And I do it, Yeah.

[17 minutes 31 seconds][Agent] : With father, umm, I'm having, uh, Yep, having bowel cancer. So when did it occur? Uh, when did you first, uh, stop the coloscopy?

[17 minutes 45 seconds][Customer] : Probably 6 years ago.

[17 minutes 46 seconds][Agent] : Yeah, OK. Yep, Yep. Thank you. So about six years ago. Thank you. And please provide details of medical tests, examination, X-ray scans, blood tests or biopsy including dates and results. So how have the results been since the beginning to now?

[18 minutes 6 seconds][Customer] : Fine.

[18 minutes 7 seconds][Agent] : Yep.

[18 minutes 7 seconds][Customer] : There's nothing. Nothing there. All clear. Yeah, that's better. All clear.

[18 minutes 7 seconds][Agent] : So all clear, yeah, confirming all colonoscopies, umm, up to date.

[18 minutes 19 seconds][Customer] : Yep. I clear.

[18 minutes 19 seconds][Agent] : Up to date, umm, have been all clear.

[18 minutes 23 seconds][Customer] : Yep.

[18 minutes 24 seconds][Agent] : All clear. Nothing cancerous.

[18 minutes 26 seconds][Customer] : No.

[18 minutes 27 seconds][Agent] : Thank you. That is all beautiful. All right. And uh, and you also, that's client also has a uh, is it like an annual blood test? Yeah, Mm, hmm.

[18 minutes 38 seconds][Customer] : Yeah, I look, I think it's been a a more than a year since I've had it last, but yeah, Y it like I said, it's something my wife makes us do just to see.

[18 minutes 47 seconds][Agent] : That's fine. Is that? Yeah. So is that Yeah. As a client also has, umm, blood tests.

[18 minutes 47 seconds][Customer] : She makes us all do it for help, see our levels, check out levels out.

[18 minutes 54 seconds][Agent] : Umm, umm Yep, Yep, Yep. Has it has blood tests, uh, to be proactive. Is that right?

[19 minutes 4 seconds][Customer] : Yeah, yeah, yeah.

[19 minutes 5 seconds][Agent] : To be proactive?

[19 minutes 13 seconds][Customer] : Help.

[19 minutes 7 seconds][Agent] : Yep, Yep, to be proactive about his uh, health, uh, and confirm and what have the sorry, how's the blood test results been there as well.

[19 minutes 18 seconds][Customer] : Perfect.

[19 minutes 19 seconds][Agent] : Yep, blood tests, uh, results confirmed, uh, to be all normal as well. All normal.

[19 minutes 27 seconds][Customer] : Yeah, yeah, all normal.

[19 minutes 29 seconds][Agent] : Beautiful. Uh, there as well. Uh, so is any further investigation or treatment plan? If so, when?

[19 minutes 37 seconds][Customer] : Well, we're just doing it regularly, you know what I mean?

[19 minutes 39 seconds][Agent] : Well, well, well, yeah. But is there a but is there any further investigation or treatment plan? If so, when?

[19 minutes 39 seconds][Customer] : Just every two years and everyone in, you know, No, well, there never has been.

[19 minutes 47 seconds][Agent] : Beautiful.

[19 minutes 47 seconds][Customer] : There never has been any investigation, Yeah. Or treatment.

[19 minutes 49 seconds][Agent] : Yep, thank you. So we can answer no beautiful and please advise if a full recovery has been made. First of all, were you recovering from it?

[19 minutes 49 seconds][Customer] : No, there is no recovery.

[19 minutes 56 seconds][Agent] : Beautiful. So I have got here. A client was never recovering, uh, from anything. Beautiful. Thank you so much. That's all been disclosed as well today.

[20 minutes 6 seconds][Customer] : Yep.

[20 minutes 6 seconds][Agent] : Next question, 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? Thank you. Only three more questions left. The next two questions are family history. To the best of your knowledge, have any of your immediate family, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyposis? To the best of no knowledge, have any of your immediate family suffer from cancer, heart condition, stroke or other hereditary disease before the age of 60. Thank you and final question Dean. Hazardous pursuits other than one off events, gift certificates, vouchers.

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

[20 minutes 52 seconds][Agent] : Do you engage in or intend to engage in any of the following aviation other than as a fair paint passenger on a recognized airline, motor racing, parachuting, mountaineering up sailing, scuba dive deeper than 40 meters, cave or wreck diving or any other hazardous activity? Thank you. So then that completes the health and lifestyle assessment with me.

[21 minutes 8 seconds][Customer] : No worries. Yep.

[21 minutes 12 seconds][Agent] : Thank you for letting me go through that week today, of course, so, so far no changes into what we've gone through together in terms of policy and also quit quotation.

[21 minutes 30 seconds][Customer] : That's fine. That's OK.

[21 minutes 24 seconds][Agent] : So to quote you on \$750,000, it's still at 15201 per month and you'll thank you and you'll be rewarded in it's 18241 that we can provide back to you following your

first policy anniversary date.

[21 minutes 39 seconds][Customer] : OK. Yep.

[21 minutes 38 seconds][Agent] : Now, as there is an existing policy in place just in case that then if you are replacing an existing policy, we recommend that you do not cancel it until the application has been approved and you have reviewed this policy in full as it may not be identical to your existing cover. Just in case.

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

[21 minutes 55 seconds][Agent] : You should also consider the benefits that may not apply or waiting for it that may start again just in case.

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

[22 minutes 1 seconds][Agent] : OK, thank you. Yeah.

[22 minutes 2 seconds][Customer] : That's fine.

[22 minutes 2 seconds][Agent] : So we can we can note down your preferred time method to your insurance today that then you can link it up to a card or a basically an account number. There's no payments that we are that you are required to make straight away.

[22 minutes 13 seconds][Customer] : That's right. That's OK. We'll set that up now.

[22 minutes 13 seconds][Agent] : You can choose whether Yeah, we can you can choose any dates you like. There is also the come out whatever date you choose on the same month, like whatever on the same date each month.

[22 minutes 22 seconds][Customer] : Doesn't doesn't matter mate, doesn't matter.

[22 minutes 23 seconds][Agent] : So thank you. Did you want to do it?

[22 minutes 24 seconds][Customer] : Spend your money.

[22 minutes 25 seconds][Agent] : Do you want to do it on a card or a base pay account number there, Sir?

[22 minutes 24 seconds][Customer] : Then how do you do yours? BSB in account you take? And what do you do? The the durable? Yeah. OK. Yeah mate. Well, so I'll give you the BSB in account.

[22 minutes 37 seconds][Agent] : Yes, ready when you are. Thank you.

[22 minutes 40 seconds][Customer] : Nothing on it. Here we go. OK BSB is 062820 and the account is 10196957.

[22 minutes 45 seconds][Agent] : Yes, yes, Yep, thank you. And account name, is that under your name?

[22 minutes 59 seconds][Customer] : Durable plumbing and gas URABLE.

[23 minutes 1 seconds][Agent] : OK, so D uh, URABLE, durable plumbing and gas.

[23 minutes 6 seconds][Customer] : Yep, Yep and Yep.

[23 minutes 10 seconds][Agent] : OK, thank you and yes, thank you so much. Is that a savings or check account?

[23 minutes 17 seconds][Customer] : Is that savings or it's savings?

[23 minutes 21 seconds][Agent] : Thank you so much. We're going to save this account through CBA. Branch number is 062820, account number is 10196957 under durable plumbing and gas.

[23 minutes 33 seconds][Customer] : OK. I do.

[23 minutes 32 seconds][Agent] : So, Dean, can I confirm that you have authorization for us to use this service account of yours for your life insurance with us?

[23 minutes 39 seconds][Customer] : I do.

[23 minutes 39 seconds][Agent] : Beautiful. Thank you for so much for confirming and also in reference to your health and lifestyle answers. The application needs to be referred to the underwriter for assessment.

[23 minutes 55 seconds][Customer] : Yeah, Yeah. Yep.

[23 minutes 48 seconds][Agent] : What the underwriter will be assessing over there Co umm, the team is the additional disclose that we put through about the routine coloscopy, which should be, you know, from what I can see, it should be everything should be fine because, you know, you're perfectly healthy. Nothing less threatening, of course.

[24 minutes 2 seconds][Customer] : Well, also also it's being proactive with my health too.

[24 minutes 3 seconds][Agent] : So, yeah, that's what exact, that's exact.

[24 minutes 6 seconds][Customer] : I think if anything, it's, it's actually in my benefit, in your benefit

that I'm doing that.

[24 minutes 9 seconds][Agent] : Yeah, exactly. Uh, and I would have to agree with you and that's exactly what I put in, in the actual assessment.

[24 minutes 12 seconds][Customer] : Yeah, yeah, yeah. No worries.

[24 minutes 15 seconds][Agent] : So if there's any changes which I shouldn't see happening, if there's any change I'm looking at before in any way, but, uh, it understands, uh, what collection that would be suitable for you on a monthly basis.

[24 minutes 25 seconds][Customer] : Doesn't matter.

[24 minutes 25 seconds][Agent] : So, OK, so we can do it. Umm, since you're since the results would come back by I'm assuming by tomorrow the latest. So would I be at would are you OK to do it on Friday the 9th?

[24 minutes 34 seconds][Customer] : Yeah, absolutely. No worries.

[24 minutes 38 seconds][Agent] : Yeah, so we put the 9th of February 2024 to be every four, so every month on the 9th on which every month on the 9th. Yep. Thank you.

[24 minutes 45 seconds][Customer] : OK, over buddy, no worries.

[24 minutes 47 seconds][Agent] : And while the application is being assessed, you will be covered for accidental deaths which pays out if death was due to a direct result of an accident cover under this license until the insurer makes a decision on the application or the date from today, whichever is earlier, the commencement of your cover there deemed will be subject to the final assessment by the insurer. If the insurer approves you without any other changes. Are you happy for me to record your acceptance now of this outcome and I'll we'll send you out your policy information to your e-mail and also post to address once I get back the results.

[25 minutes 15 seconds][Customer] : Yep, yes I am.

[25 minutes 21 seconds][Agent] : Beautiful thank you. So we need to read you it now is a declaration. This is the final bit that Dean. So it reads thank you Dean Gainey, it is important you understand the following information. I will ask for your agreement. 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

Hanover Library of Australasia Limited whom we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I will refer you as GFS Trading as Real Insurance, to issue and arrange this insurance on its behalf. How Never has relied upon the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. How Never 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 send a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Dean, can you please confirm you have answered all of our questions in accordance with your duty, Yes or no?

[26 minutes 21 seconds][Customer] : I have. Yes, I have.

[26 minutes 22 seconds][Agent] : Thanks Sir. We may from time to time offers 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 by calling us. The accepted cover pays a lump sum benefit amount of the following. Dean Gainey 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 cover that is \$152.01 per month.

[26 minutes 58 seconds][Customer] : None.

[26 minutes 56 seconds][Agent] : Your premium is a step premium, which means you'll be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year and you can opt out of this each year. Included in your premium is an amount payable to GFS of up to 65% to cover costs. Your premium will be debited from your nominated bank account in the name of durable plumbing and the gas which you are authorized to debit from. And if provided to us, the policy documentation, PDS and FSG will be sent to you within 5 working days. 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. Which.

[27 minutes 40 seconds][Customer] : None.

[27 minutes 39 seconds][Agent] : Yep, which I'll repeat that you have a 30 day cooling off. During which you may cancel your policy in a mid premium you may have paid will be refunded in full unless you have lodged a 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 a policy in full. There are risks associated with replacing policies as your new policy may not be identical to your existing cover and there may be other risks you should consider depending on your circumstances. We have a complaints process which you can access at any time by calling us. Full details are available online and also in the documentation that we are sending you the SO. Do you understand and agree with the declaration? I've just read you today.

[28 minutes 22 seconds][Customer] : Yes, I do.

[28 minutes 23 seconds][Agent] : Thank you.

[28 minutes 23 seconds][Customer] : It was pretty much everything you tell me throughout.

[28 minutes 25 seconds][Agent] : Thank you, Sir.

[28 minutes 25 seconds][Customer] : Throughout the conversation anyway.

[28 minutes 26 seconds][Agent] : I appreciate that. And would you like any other information about the insurance now or would you like me to read any part of the PDS to you? Wonderful.

[28 minutes 32 seconds][Customer] : No, no, just when it's in, just to make sure that the policy will be sent out so that I can read it when it arrives. Yep, wonderful.

[28 minutes 37 seconds][Agent] : Most definitely you'll receive 2 copies, that is so one copy gets sent out to your e-mail.

[28 minutes 39 seconds][Customer] : Yep, Yep dot com dot. Yep.

[28 minutes 41 seconds][Agent] : That's info@durableplumbing.com dot AU and the postal copy will post at 45 uh, Spinaca Ridgeway in Belmont, NSW 2280.

[28 minutes 54 seconds][Customer] : Yep.

[28 minutes 51 seconds][Agent] : Postal copy journey takes two to five working days, but e-mail copies comes shortly after the phone call after the assessment is completed and the policy is in

place. OK.

[28 minutes 59 seconds][Customer] : No worries.

[28 minutes 59 seconds][Agent] : And towards the back of your PDS today, that should be a beneficiary form to fill out. That's what you send back to us?

[29 minutes 5 seconds][Customer] : No worries.

[29 minutes 5 seconds][Agent] : Yep. Thank you for confirming you have not had a cigarette in the last 12 months. You're a male Australian resident, age 46.

[29 minutes 5 seconds][Customer] : No, Yep, Yep.

[29 minutes 11 seconds][Agent] : Date of birth is the 5th of March 1977 and your mobile number is 0466015780. Is that all correct?

[29 minutes 19 seconds][Customer] : Yes, that's all correct.

[29 minutes 20 seconds][Agent] : Beautiful. I appreciate your time, your patience for me.

[29 minutes 23 seconds][Customer] : Thanks.

[29 minutes 22 seconds][Agent] : I'm glad we got that all done.

[29 minutes 28 seconds][Customer] : Thanks.

[29 minutes 24 seconds][Agent] : There is all there and if anything, you're always welcome to call back for any further enquiries, Sir.

[29 minutes 28 seconds][Customer] : Thanks, mate. You've been a legend. Thank you. Thanks very much.

[29 minutes 28 seconds][Agent] : It's been a pleasure, Sir. Thank you.

[29 minutes 31 seconds][Customer] : Bye.

[29 minutes 31 seconds][Agent] : Thank you. Bye. Bye.

[29 minutes 32 seconds][Customer] : Bye.