

[1 seconds][Customer] : Hello.

[2 seconds][Agent] : Good morning, Tisha. My name is Emily. I'm calling from Real Insurance.

[7 seconds][Customer] : Hi.

[6 seconds][Agent] : I'm giving you a call today to follow up on the online inquiry for the income protection just BEF.

[12 seconds][Customer] : Ah, OK, Yep.

[14 seconds][Agent] : Just before we continue, I need to let you know calls are recorded. Any advice you provide is general in nature and may not be suitable to your situation. And I'll get you to confirm your full name and your date of birth for me.

[26 seconds][Customer] : Ah, Visha Jones on date of the 2nd of February 1978.

[33 seconds][Agent] : Beautiful. And you are of course a female Australian resident, is that correct? Perfect. Thank you. Now I did want to ask you just what's actually made you interested in getting income protection?

[36 seconds][Customer] : Yes, Yep, I'm actually already got into a conversation but I just want to change my change my provider, that's all.

[54 seconds][Agent] : OK. Yeah, sure. And is it anything in particular that's made you or prompted you to change?

[1 minutes][Customer] : Uh huh. Oh.

[1 minutes 4 seconds][Agent] : Sure.

[1 minutes 1 seconds][Customer] : I've been paying a lot of extra money, so that's too much money.

[1 minutes 7 seconds][Agent] : Absolutely.

[1 minutes 4 seconds][Customer] : I will just want to check how much, you know, the cost of living is too much.

[1 minutes 9 seconds][Agent] : Yeah.

[1 minutes 8 seconds][Customer] : I just want to check something that I can afford. Yeah.

[1 minutes 11 seconds][Agent] : Yes, definitely try and, you know, save money where you can.

[1 minutes 15 seconds][Customer] : Yeah, I know.

[1 minutes 16 seconds][Agent] : Yeah. Perfect. Well, I'm more than happy to help you with that. Today, we'll take you through a comparison. I'll explain the benefits included. We'll start building a quote together.

[1 minutes 21 seconds][Customer] : Yeah, Yeah.

[1 minutes 25 seconds][Agent] : If you've got any questions, jump in. Let me know. I'll be happy to help you out. So with our income protection I umm, just to let you know, if you are replacing an existing policy, we recommend that you do not cancel it until your application has been approved and you have reviewed this policy in full, as it may not be identical to your existing cover.

[1 minutes 29 seconds][Customer] : Yes, yeah, yes, yes. OK, Yep.

[1 minutes 45 seconds][Agent] : And you should also consider the benefits that may not apply or waiting periods that may start again now. Our cover is designed to provide a monthly income benefit paid directly to you if you're unable to work due to a disabling sickness or injury and you suffer a loss of income. So it's designed to help cover your bills and living costs if your salary is interrupted. And you can apply if you work at least 15 hours per week in paid employment now.

[2 minutes 1 seconds][Customer] : Yep, Yep, Yep.

[2 minutes 14 seconds][Agent] : We offer an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000 and it's very easy to apply. We just ask you some help on my style questions over the phone to see if you are approved and if so, on what terms.

[2 minutes 33 seconds][Customer] : Yep.

[2 minutes 32 seconds][Agent] : We can offer cover and once in place, it will cover you until your policy anniversary following your 65th birthday.

[2 minutes 39 seconds][Customer] : OK. Yep. Hmm. Mm.

[2 minutes 40 seconds][Agent] : Now keep in mind that there are some exclusions that apply as outlined in the PDS, but also keep in mind that the premiums income protection are generally tax deductible, which can make it even more cost effective for you.

[2 minutes 53 seconds][Customer] : OK. Yep.

[2 minutes 54 seconds][Agent] : Now I do need to ask you some questions regarding your duties at

work. What's your current occupation?

[3 minutes][Customer] : Hmm. Mm. Almond then. Yep.

[3 minutes 2 seconds][Agent] : That's no problem. Are you like, are you registered?

[3 minutes 8 seconds][Customer] : Registered. Registered.

[3 minutes 7 seconds][Agent] : Are you an Ain or enroll registered nurse?

[3 minutes 9 seconds][Customer] : Registered.

[3 minutes 9 seconds][Agent] : Perfect.

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

[3 minutes 10 seconds][Agent] : OK, perfect. Yeah, I do need to ask you some additional questions.

[3 minutes 18 seconds][Customer] : Yes.

[3 minutes 18 seconds][Agent] : I can only accept the definite yes or no answer for all of them.

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

[3 minutes 22 seconds][Agent] : And before answering any of our questions, it is important that you are aware of your duty to answer all our questions accurately and honestly.

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

[3 minutes 30 seconds][Agent] : So you to do so could impact your cover at claims time.

[3 minutes 33 seconds][Customer] : Yep.

[3 minutes 34 seconds][Agent] : So I had do you work? Sorry do you work 15 hours or more per week? Yes or no?

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

[3 minutes 42 seconds][Agent] : It's your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment.

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

[3 minutes 54 seconds][Agent] : Are you required to perform any physical duties?

[3 minutes 59 seconds][Customer] : Likely.

[4 minutes 1 seconds][Agent] : Yes, Sir, any sort of.

[4 minutes 2 seconds][Customer] : Yes. MMM.

[4 minutes 2 seconds][Agent] : So physical duties means use of force in lifting, lowering, pushing, pulling, throwing, carrying or otherwise moving, holding or restraining or operating machinery. So would that be a yes for that one?

[4 minutes 15 seconds][Customer] : Yeah. Yep, Yep.

[4 minutes 17 seconds][Agent] : OK, perfect. And do you perform heavy physical duties, use heavy machinery, or drive a vehicle? And are you qualified skilled or semi skilled or hold the required licenses to perform your role?

[4 minutes 27 seconds][Customer] : Yes, yes.

[4 minutes 38 seconds][Agent] : Umm for the previous question, do you perform heavy physical duties, use heavy machinery, or drive a vehicle? Which part of that was your yes answer in relation to?

[4 minutes 47 seconds][Customer] : Oh, driving vehicle.

[4 minutes 50 seconds][Agent] : So when you drive a vehicle, is it just driving yourself to and from work? Yep. Like your own personal form of transport.

[4 minutes 54 seconds][Customer] : Yes, yes, yes. Are you there?

[4 minutes 59 seconds][Agent] : OK, so you don't need, umm, you don't actually need to put that down on here.

[5 minutes 4 seconds][Customer] : OK. That's my own car.

[5 minutes 4 seconds][Agent] : It's it's also if you drive a vehicle for work. Yeah, exactly.

[5 minutes 7 seconds][Customer] : OK. Yeah. Yeah.

[5 minutes 8 seconds][Agent] : So would that be a yes or no for the whole question?

[5 minutes 11 seconds][Customer] : No, no, yeah.

[5 minutes 12 seconds][Agent] : Alright, perfect. And are you qualified skilled or semi skilled or hold the required licenses to perform your role? And do you work in any of the following fields? Aviation. Is a pilot or crew, entertainment or sporting industry, Air Force, Army, armed forces? Or do you handle explosives? And do you regularly work underground or underwater, work at heights above 10 meters, work offshore or carry a firearm? Beautiful and have you had a cigarette in the last 12

months? You sure fantastic that's really good for you. Generally works out cheap for the insurance which is always a plus. Now we offer I, I, I do also need to confirm again your employment status that you are currently employed or self-employed.

[5 minutes 34 seconds][Customer] : No, no, no, no.

[6 minutes 12 seconds][Agent] : Beautiful. So 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. So what is your annual pre tax income?

[6 minutes 31 seconds][Customer] : Actually between 80 to 90.

[6 minutes 34 seconds][Agent] : OK.

[6 minutes 34 seconds][Customer] : Sometimes it's maybe over 100,000 as well.

[6 minutes 34 seconds][Agent] : Do you do you know what you made last financial year?

[6 minutes 40 seconds][Customer] : Nokia I think it was 88 I think, yes. Mm, hmm.

[6 minutes 44 seconds][Agent] : 88,000, is that correct?

[6 minutes 46 seconds][Customer] : Yes, exactly. A compact living number. I need to check because I walk in two places.

[6 minutes 56 seconds][Agent] : Same occupation though. Yeah. OK, perfect.

[6 minutes 53 seconds][Customer] : So, umm, it's two different, same occupation, but the hospital.

[7 minutes][Agent] : Perfect.

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

[7 minutes 1 seconds][Agent] : Yeah, that's fine. So we Yeah. So would you say it's more than 88? Oh, sorry.

[7 minutes 7 seconds][Customer] : MMM. It is.

[7 minutes 6 seconds][Agent] : Would you say it's less than 88,000?

[7 minutes 8 seconds][Customer] : No, no, no.

[7 minutes 9 seconds][Agent] : No.

[7 minutes 10 seconds][Customer] : Not let them. No.

[7 minutes 9 seconds][Agent] : OK, so OK, so you're happy to put down 88,000.

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

[7 minutes 15 seconds][Agent] : So based on your income and duties, you can select a monthly benefit amount ranging from \$1000 up to a maximum of \$5133. That's the monthly benefit amount.

So what amount would you like me to quote? You want to start with?

[7 minutes 31 seconds][Customer] : Also that's the maximum like 5. How much do you say 5000?

OK, OK. This is because of the my income.

[7 minutes 33 seconds][Agent] : 5133 dollars is the maximum benefit amount we can offer you, correct?

[7 minutes 49 seconds][Customer] : Are you asking about the free tax one?

[7 minutes 42 seconds][Agent] : So it's based on 70% of your pre tax income, So before tax, yes. So yes, as I mentioned, pre tax income is the total annual remuneration paid to you by your employer before tax, including salary.

[8 minutes][Customer] : Oh, that will be more than that will be more than that.

[8 minutes 1 seconds][Agent] : And Yep, so it's including salary and regular commissions or bonuses excluding super contribution. So what is your annual pre tax income? That's the case? So you didn't look at your like certificate at all.

[8 minutes 15 seconds][Customer] : Uh, the check actually, umm, Oh, and my husband lived that umm, this Mor this this year actually don't remember actually, uh, just a second. I can. Is it supported for me? I can. I'll just ask my husband. Is it OK?

[8 minutes 37 seconds][Agent] : Otherwise, what was that? Sorry, we just can't have anyone helping you like to answer these kinds of questions. That's the thing you're able to check. Otherwise, what we can do, we'll work it on out based on like the actual benefit amount.

[8 minutes 43 seconds][Customer] : I can ask my husband, but if you call me back like in 10 minutes, I can check.

[8 minutes 58 seconds][Agent] : Yeah, that's OK. Otherwise, the other option, what I was just saying, Maddie, sure is that we can work it out based on the benefit amount you're looking for as long as it doesn't exceed your income.

[9 minutes 11 seconds][Customer] : MMM.

[9 minutes 7 seconds][Agent] : So without putting, without factoring in your income, so based specifically on the judiciary perform at work and the questions we've asked so far, you can choose an amount ranging from \$1000 up to \$15,000 a month.

[9 minutes 21 seconds][Customer] : MMM.

[9 minutes 21 seconds][Agent] : Did you have a monthly benefit amount you were looking for?

[9 minutes 21 seconds][Customer] : OK, yeah, yeah. I was looking for like a 7000 or 8008 thousand. Yep, Yep. MMM.

[9 minutes 29 seconds][Agent] : 8000 So if you were to look at an \$8000 benefit, bear with me. So can you conf, can you please confirm that the total annual income before tax is at least \$137,100? OK.

[9 minutes 47 seconds][Customer] : MMM, no, I don't think. OK.

[9 minutes 48 seconds][Agent] : So we won't be able to offer that benefit amount if it's exceeding your income.

[9 minutes 51 seconds][Customer] : So yeah, I don't want 6000.

[9 minutes 54 seconds][Agent] : So if we were to look at 6000, it says can you please confirm that the total annual income before tax is at least \$102,900?

[10 minutes 4 seconds][Customer] : Oh yeah, that's OK. Yeah.

[10 minutes 6 seconds][Agent] : OK, no problem.

[10 minutes 7 seconds][Customer] : MMM.

[10 minutes 8 seconds][Agent] : Now you do also have the so sorry. You do also have the option to select different waiting periods and benefit periods depending on your circumstances.

[10 minutes 17 seconds][Customer] : MMM.

[10 minutes 17 seconds][Agent] : So the waiting period is a non payment period that you must wait before the income benefit is payable after the insured event.

[10 minutes 24 seconds][Customer] : Hmm. Yeah.

[10 minutes 24 seconds][Agent] : Now you can choose 30 days or 90 days, but keep in mind 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.

[10 minutes 32 seconds][Customer] : OK, OK.

[10 minutes 38 seconds][Agent] : So which waiting period would you like me to select? The 30 or the 90 days?

[10 minutes 42 seconds][Customer] : Is it the the price difference? Is it the difference with the payment? Yeah.

[10 minutes 44 seconds][Agent] : Of course, yeah, yeah.

[10 minutes 47 seconds][Customer] : So 90 days, maybe less. Yeah, waiting.

[10 minutes 46 seconds][Agent] : Because you with the 90 days you'd be waiting, Yeah, well, ye, ye, yeah.

[10 minutes 50 seconds][Customer] : OK, Yeah.

[10 minutes 51 seconds][Agent] : So with 90 days you would obviously it would be waiting longer before you actually receive the payment. So yes, the premium would be cheaper for 90 versus a HA versus 30 days.

[10 minutes 57 seconds][Customer] : OK, Yeah, OK. Yeah.

[11 minutes 3 seconds][Agent] : So did you wanna look at the 30 or the NI? Did you wanna look?

[11 minutes 7 seconds][Customer] : How much will be the difference? How much will be the difference?

[11 minutes 9 seconds][Agent] : Yeah, we can. We'll have a look at both for you. It depends on a number of different factors, so I can't just tell you the difference.

[11 minutes 9 seconds][Customer] : Yeah, yeah.

[11 minutes 15 seconds][Agent] : We'll keep building that quote for you. Now, there's also the benefit. So this is the maximum amount of time that will pay the income benefits for anyone injury or illness. For this, you can choose either six months, one year, two years or five years.

[11 minutes 32 seconds][Customer] : Oh, OK.

[11 minutes 35 seconds][Agent] : So which one would?

[11 minutes 33 seconds][Customer] : Oh, five years.

[11 minutes 36 seconds][Agent] : Yeah, sure. That's OK. We can always, we can always play around with it. Once we've generated that quote, we can always play around with it to find one that is gonna be the most suitable. But we can have a look at the five years to start. The next step from here is to take you through the health and lifestyle questions because the price and any terms of cover is actually determined on the outcome of these questions. So we'll go through them for you now. If you're approved, we'll discuss your options. Let it go from there. Just before we go through these questions, I do need to grab your address. What's your post code?

[11 minutes 58 seconds][Customer] : Yeah, yeah, Yep, 1516.

[12 minutes 13 seconds][Agent] : Sorry, we do it a bit backwards. What's your post code? And the town or suburb, Yep. And your address? Yep.

[12 minutes 16 seconds][Customer] : Our post code IS3978 Clyde North 1516 Palmetto Ave.

[12 minutes 29 seconds][Agent] : How do I spell that?

[12 minutes 31 seconds][Customer] : Palmetto Palme double TO Ave.

[12 minutes 36 seconds][Agent] : Oh, Palmetto, Yeah. Perfect.

[12 minutes 37 seconds][Customer] : Yes Ave.

[12 minutes 38 seconds][Agent] : So, yeah, Beautiful, beautiful. So 16 Palmetto Ave. in Clyde North. Is your postal address that same address?

[12 minutes 47 seconds][Customer] : Yes.

[12 minutes 47 seconds][Agent] : OK, beautiful. Yeah. I need to read you through a pre underwriting disclosure and then we'll pull these questions up for you.

[12 minutes 47 seconds][Customer] : Yep, Yep.

[12 minutes 58 seconds][Agent] : Surveyed. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and they share it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge

complaints about breaches of privacy. By proceeding, you understand that you're applying to Purchase and Income Protection 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.

[13 minutes 47 seconds][Customer] : None.

[13 minutes 42 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, do you understand and agree to your duty? Beautiful. So with these questions, they're pretty straightforward. I can only accept a definite yes or no answer for most of them. And there's also a height and weight question in there for you as well. But they start off nice and easy. The first questions in relation to COVID.

[14 minutes 4 seconds][Customer] : Yes, Yes.

[14 minutes 22 seconds][Agent] : So have you been hospitalized for COVID-19 in the last 12 months?

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

[14 minutes 26 seconds][Agent] : Or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days? Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia, yes or no?

[14 minutes 34 seconds][Customer] : No, Yes.

[14 minutes 45 seconds][Agent] : Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following stroke or heart conditions such as been not limited to palpitations, heart murmur, heart attack and angina?

[15 minutes 1 seconds][Customer] : Yes.

[15 minutes 3 seconds][Agent] : And based on your response, please answer yes or no for each of the following stroke, yes or no heart condition?

[15 minutes 8 seconds][Customer] : MMM, no, yes.

[15 minutes 15 seconds][Agent] : And have you been admitted to hospital as an inpatient because of a heart attack or heart failure? Is your condition limited to a heart murmur only?

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

[15 minutes 31 seconds][Agent] : Yep. No problem. So we'll keep going through the questions.

[15 minutes 33 seconds][Customer] : Yes.

[15 minutes 33 seconds][Agent] : We'll put down a note for that one. Is it Perry Carditis? Do you have any other heart conditions? OK, so what's the reason you get the palpitations?

[15 minutes 37 seconds][Customer] : No, no, not now. It's it's 5-6, like six years of writing.

[15 minutes 51 seconds][Agent] : OK? Yeah.

[15 minutes 52 seconds][Customer] : Umm, because, you know, you said that. Yeah. Not now. I'm not.

[15 minutes 54 seconds][Agent] : OK.

[15 minutes 54 seconds][Customer] : I haven't had any treatment or anything. Had some tests done. Everything was normal.

[15 minutes 59 seconds][Agent] : No worries.

[15 minutes 59 seconds][Customer] : It's all going back to normal now. Yeah. Yeah.

[16 minutes 1 seconds][Agent] : OK, what we'll do for you, we'll still need to put down a yes if you have experienced heart publications because it's so have you ever had question so for do you have any other heart conditions? We'll put down a yes.

[16 minutes 13 seconds][Customer] : Yeah.

[16 minutes 13 seconds][Agent] : And then it says is it a congenital heart condition IE diagnosed at birth and is it heart palpitations? Have you?

[16 minutes 18 seconds][Customer] : No, yes, but not now.

[16 minutes 25 seconds][Agent] : That's OK. We'll go through the job questions. It'll it'll ask those kinds of things. So we'll put down a yes. Is that correct? And have you fully recovered from all your symptoms for at least 12 months?

[16 minutes 24 seconds][Customer] : I haven't experienced, but Yep, Yep, yes, Yep, yes, no.

[16 minutes 40 seconds][Agent] : Were your palpitations due to a heart condition and were you advised that it was due to strenuous exercise or activity? Caffeine example, coffee, tea, cola or nicotine or cola and cough medication? And did your doctor tell you that your last ECG was normal?

[16 minutes 55 seconds][Customer] : Yes, Yes.

[17 minutes 4 seconds][Agent] : Do you require further treatment for your heart palpitations?

[17 minutes 8 seconds][Customer] : No.

[17 minutes 9 seconds][Agent] : Were you diagnosed more than five years ago?

[17 minutes 13 seconds][Customer] : Yes.

[17 minutes 14 seconds][Agent] : Perfect.

[17 minutes 22 seconds][Customer] : No.

[17 minutes 15 seconds][Agent] : The next one here is lung disorder, excluding asthma, sleep apnea or pneumonia, beautiful 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. Have you been diagnosed with or currently undergoing testing for or has the doctor advised you to be tested for motion, your own disease or any form of dementia including Alzheimer's disease?

[17 minutes 30 seconds][Customer] : No, no, no, no, no, no, no.

[17 minutes 59 seconds][Agent] : Perfect. 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 does not allow me to enter any approximate figures, words or height and weight ranges. So what is your exact height, either in centimeters or feet and inches? 155 centimeters. Beautiful. And what is your exact weight? 75 kilograms.

[18 minutes 20 seconds][Customer] : 155, 155 centimeter 75, yes.

[18 minutes 33 seconds][Agent] : Perfect. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? To the best of you know L Oh, sorry, just bear with me. It's just being a little bit slow. OK, so does your work require you to use explosives, travel to

areas experiencing war or civil unrest, or work offshore?

[18 minutes 41 seconds][Customer] : No, no.

[19 minutes 5 seconds][Agent] : Are you a employed or be self-employed?

[19 minutes 9 seconds][Customer] : Employed.

[19 minutes 10 seconds][Agent] : Have you been in your current occupation for at least 12 months?

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

[19 minutes 16 seconds][Agent] : Do you intend to change your current occupation in the next 12 months? Do you have a second occupation that generates a taxable income?

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

[19 minutes 29 seconds][Agent] : Have you ever been declared bankrupt or placed in receivership, involuntary 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? OK. And which country or countries do you intend to travel to or reside in?

[19 minutes 44 seconds][Customer] : No, no.

[20 minutes 9 seconds][Agent] : Perfect. And the next question is, will you be overseas for longer than three consecutive months? Do you have existing income protection cover?

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

[20 minutes 27 seconds][Agent] : Do you intend to replace your existing cover with this application?

[20 minutes 32 seconds][Customer] : Yes.

[20 minutes 31 seconds][Agent] : OK, I'm just loading the next page for you now.

[20 minutes 56 seconds][Customer] : No.

[20 minutes 42 seconds][Agent] : Have you ever had symptoms of, been diagnosed with or traded full, or intend to seek medical advice for any of the following diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure tumor, molar cysts including skin cancer or sunspots?

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

[21 minutes 10 seconds][Agent] : Have you ever had an abnormal cervical sneer, thyroid condition, or neurological symptoms such as dizziness or fainting? Sorry, was that a yes or no for that one? Hello, are you there? Hello. Can you hear me?

[21 minutes 34 seconds][Customer] : Yeah, it's just going out. I don't know.

[21 minutes 37 seconds][Agent] : Oh, it just cut out a little. No, you're OK. You're OK. I'll just repeat that one there just for the recording purposes. So it's thyroid condition or neurological symptoms such as dizziness or fainting. Yes or no. And based on your response, please answer yes or no for each of the following thyroid condition. Yes or no? And is it an overactive or under active condition? Yes or no?

[21 minutes 38 seconds][Customer] : Yes, yeah, Yeah, yeah, yeah, yes, yes, yes. I'm that active.

[22 minutes 6 seconds][Agent] : Something else beautiful. And were you diagnosed in the last six months?

[22 minutes 17 seconds][Customer] : Uh, no.

[22 minutes 19 seconds][Agent] : Beautiful. And was your last thyroid function test normal?

[22 minutes 18 seconds][Customer] : Before that, yes.

[22 minutes 25 seconds][Agent] : Wonderful. The next one is neurological symptoms such as dizziness or fainting. Yes or no.

[22 minutes 34 seconds][Customer] : Nope.

[22 minutes 39 seconds][Agent] : Disorder of the stomach, bowel, gallbladder or pancreas.

[22 minutes 43 seconds][Customer] : Nope.

[22 minutes 45 seconds][Agent] : Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis.

[22 minutes 51 seconds][Customer] : Nope.

[22 minutes 53 seconds][Agent] : Any illegal drug use, abusive prescription medication, or received medical advice or counseling for alcohol function, bladder or urinary tract disorder, blood disorder or disease. Sleep apnea or asthma, excluding childhood asthma, back or neck pain or disorder. Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue, syndromal fibromyalgia. Joint or

muscle pain. Ligament injuries including replacement or reconstructive surgery. Osteoporosis, or osteopenia. Any defective hearing or sight other than which is corrected by glasses or contact lenses.

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

[23 minutes 51 seconds][Agent] : 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? Well, are you awaiting results for any medical tests or investigations such as been 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?

[24 minutes 11 seconds][Customer] : No, no, no, I oh, sorry. That's with the call, not with the.

[24 minutes 44 seconds][Agent] : What was that? Sorry.

[24 minutes 46 seconds][Customer] : No, no, yeah, that's two days. Yeah, yeah. 2 days.

[24 minutes 50 seconds][Agent] : No, no, no, sorry. Other than what you have already told me about.

[24 minutes 58 seconds][Customer] : A week. OK, Sorry.

[24 minutes 53 seconds][Agent] : Have you ever during your working career, required more than two consecutive weeks of work due to illness or injury? Alright, perfect. So that's a no for the whole question, is that correct?

[25 minutes][Customer] : Yeah, No, No.

[25 minutes 9 seconds][Agent] : Is that right? That's a no for the whole question.

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

[25 minutes 12 seconds][Agent] : Yep. Beautiful.

[25 minutes 12 seconds][Customer] : No, no, Yes.

[25 minutes 14 seconds][Agent] : To the best of you knowledge, have any of your immediate family, living or deceased, ever been diagnosed with Polycystic kidney disease, Huntington's disease, or

Familial Adenomatous polyposis?

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

[25 minutes 31 seconds][Agent] : 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? Now other than this is the last question. So other than one off events, gift certificates 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, cable wreck diving, or any other hazardous activity? I'm so sorry. It was just to be hard to hear. Was that a yes or no?

[25 minutes 42 seconds][Customer] : No, no, no.

[26 minutes 17 seconds][Agent] : OK, perfect. Thank you. OK, so I'm just letting this one for you now. OK, I'm just reviewing the terms for you. Won't be too long and congratulations. So you were fully approved for the cover, which is fantastic. Now it is approved with the below term. So there has been a premium adjustment uh, due to your current BMI. Now we'll take you through some pricing. Let me know how it's sounding for you. We're obviously starting with the highest possible cover we can offer you, so we've got plenty of room to work with, which is a good thing. So let me know how it sounds that we can always play around with the quotes. Now, based on the monthly benefit amount of \$6000 with a 30 day waiting period and a five year benefit.

[27 minutes 11 seconds][Customer] : Hmm.

[27 minutes 11 seconds][Agent] : You'd be looking at a fortnightly premium of \$199.09.

[27 minutes 19 seconds][Customer] : Yeah, 14, OK, fortnight. OK.

[27 minutes 19 seconds][Agent] : Now does that that's before that. Yep. Does that wouldn't sound like it would be affordable or how does that sound in comparison to your current cover?

[27 minutes 23 seconds][Customer] : Yeah, I think it is a bit over.

[27 minutes 34 seconds][Agent] : OK, do you know what your current benefit amount is? 5000?

[27 minutes 33 seconds][Customer] : I think this one, it was 5000, yeah.

[27 minutes 41 seconds][Agent] : OK, well let's have a look. Let's have a look. If we adjust this quote

to be similar to your current one, let's look at the difference. Do you know what your current waiting period is?

[27 minutes 47 seconds][Customer] : Yeah, I got 9090 days.

[27 minutes 51 seconds][Agent] : 90 days and the benefit.

[27 minutes 57 seconds][Customer] : Hmm.

[27 minutes 53 seconds][Agent] : Do you know look, let's leave it at the maximum of five years because just changing it to a \$5000 benefit amount and then 90 day waiting period with that five year benefit. That reduces it down to \$74.61 a fortnight.

[28 minutes 14 seconds][Customer] : Oh, OK.

[28 minutes 16 seconds][Agent] : Yeah. So that's why I wanted to ask and, you know, have a look at what it is in comparison to your actual cover that you've got at the moment. How does that premium sound?

[28 minutes 29 seconds][Customer] : Is it going to increase every year the uranium goes up?

[28 minutes 27 seconds][Agent] : Is it something that would be more affordable or of course, so your yes. So your premium is step, which means it will generally increase each your age. Let me show you next year as an indication, if you make no changes to the policy, your premium next year will be \$81.47 per fortnight. You can also find information about our premium structure on our website. Uh, but yes, so next year it's, it's looking at approximately, you know, just over a \$7.00 increase people take or just under. Now, did you wanna have a look at adjusting anything else on that quote or did that when they sound a bit more suitable for you?

[29 minutes 18 seconds][Customer] : Umm, are you? Do I need to? I don't need to approve it now.

[29 minutes 22 seconds][Agent] : No, that's OK.

[29 minutes 21 seconds][Customer] : Yeah, you can send me the e-mail.

[29 minutes 23 seconds][Agent] : Yeah, that's fine. I'm happy to give you some time to obviously have a look through it. I can definitely send out some information. We'll discuss all your options at the end. We're just going through pricing at this point. How does that price sound? Is that something that would be affordable or did you want to look at some other options?

[29 minutes 23 seconds][Customer] : Yeah, yeah, yeah, yeah, that's actually, yeah. What is the other option? That's the other option, yeah.

[29 minutes 44 seconds][Agent] : Sorry, like Yep, OK, we've got heaps of different ways we can work with it. What what is it that you're wanting to find out? So I'm just trying to make sure that I can get. Sorry, what was that?

[29 minutes 54 seconds][Customer] : If I if I got the health insurance with you and also the yeah, the health, if I take the health insurance with you, will it make any difference?

[30 minutes 5 seconds][Agent] : That's a completely DIF different policy.

[30 minutes 7 seconds][Customer] : A different a different policy.

[30 minutes 8 seconds][Agent] : So it won't impact this one at all. Yeah, complete with this one. So how much how how is this shouting in comparison to your current cover? Based on the same benefit amount and same waiting period?

[30 minutes 10 seconds][Customer] : OK, I think it's almost the same.

[30 minutes 25 seconds][Agent] : Almost the same. OK.

[30 minutes 24 seconds][Customer] : I think yeah, not much difference.

[30 minutes 29 seconds][Agent] : Do you know how much you're currently paying or?

[30 minutes 32 seconds][Customer] : Umm, I'm sure it was like something 5000 something.

[30 minutes 37 seconds][Agent] : Did you say 5000 a year?

[30 minutes 35 seconds][Customer] : Yeah, 5100, yeah.

[30 minutes 40 seconds][Agent] : OK, well, this one's working out to be \$1939.77 a year, so nowhere near 5000 a year.

[30 minutes 50 seconds][Customer] : Is that all for one year?

[30 minutes 52 seconds][Agent] : Yeah, that's the annual premium, \$1939.77.

[30 minutes 56 seconds][Customer] : So it's 5452 weeks. Uh, sorry, you said 26 weeks. Yeah, 26 weeks.

[31 minutes 2 seconds][Agent] : That's right. So the fortnightly premium, Yep.

[31 minutes 2 seconds][Customer] : I mean, yes, plus time, yeah.

[31 minutes 5 seconds][Agent] : So the fortnightly premium is the \$74.61. So your time's up by 26 now. Also with this policy, there's a couple more things actually included these shows. So with this cover, you do have a re rehabilitation benefit along with the final expenses benefit, which pays \$10,000 in the event that you pass away to actually assist with funeral costs or other final expenses. We also offer a real reward. So following your first policy anniversary date, we'll actually refund you 10% of the premiums you paid in that time.

[31 minutes 11 seconds][Customer] : Oh yeah, yeah, yeah, OK.

[31 minutes 38 seconds][Agent] : So on this policy here, you'd be looking at getting \$193.98 back from us after the first year. Yeah, correct. Just bear with me one moment. I'm just gonna double check, sorry, whether that is the correct price. I think there may be an issue with the system. I'm just gonna reconfirm that one moment. I won't be too long. Sorry, I'm just going to double check whether that actually is the accurate price for you. I do apologise.

[32 minutes 20 seconds][Customer] : I know you know that 5000, I said. It's just not the, uh, the income protection by itself.

[32 minutes 28 seconds][Agent] : That's OK. Got you.

[32 minutes 26 seconds][Customer] : Uh, just tell me a second because it was actually, umm, I had a life insurance income protection and uh, the total, you know, payment API as well.

[32 minutes 36 seconds][Agent] : Yeah, sure.

[32 minutes 37 seconds][Customer] : It was all together, yeah.

[32 minutes 38 seconds][Agent] : No problem. OK, no problem. Well with this one, sorry just to let you know that premium adjustment should be by hadn't been applied when we changed like the amount. So for that income benefit of \$5000 with a 90 day waiting period and five year benefit. It's \$106.06 a fortnight. Do you know what your like current income protection is on its own?

[33 minutes 2 seconds][Customer] : Just a second, I just need to check.

[33 minutes 4 seconds][Agent] : Yeah, good. Take your time. None.

[34 minutes 36 seconds][Customer] : Taking a bit of time to load.

[34 minutes 38 seconds][Agent] : No, you're OK. Take your time.

[34 minutes 55 seconds][Customer] : I do it. Umm, \$82 per week, yes.

[35 minutes][Agent] : Per week, OK, Yeah, OK, sure. So based on this quote here, it's still \$106.06 a fortnight.

[35 minutes 8 seconds][Customer] : What?

[35 minutes 7 seconds][Agent] : So that's the fortnight.

[35 minutes 9 seconds][Customer] : Not OK.

[35 minutes 11 seconds][Agent] : Now, one of the great things about us here at Real Insurance, umm, what? What I wanna do for you, sorry to share, is to give you an idea of a couple of other options just so you can play around with a couple of different ideas. So if you wanted to look at something that may actually work out a little cheaper, we can look at adjusting that benefit period from five years to two years. If we were to do that, I'll let you know what the difference would be and then you can decide if that's something you wanna consider.

[35 minutes 20 seconds][Customer] : Yeah, OK.

[35 minutes 36 seconds][Agent] : Umm, just bear with me, I'm just letting it up. OK, So if we were to adjust it to the two year benefit. Keeping the \$5000 benefit amount 90 day waiting period, that would actually work out to be \$66.02 a fortnight.

[35 minutes 54 seconds][Customer] : What about if I invested other thing like the benefit amount 6000? How much?

[35 minutes 53 seconds][Agent] : So to the 6000, Yeah, let's have a look. Did if did you want to look at it based on the two year benefit?

[36 minutes][Customer] : Yeah, yeah, yeah.

[36 minutes 7 seconds][Agent] : Yeah, sure. One moment. Sorry, it's just loading. OK. So with that \$6000 benefit amount, with the two year benefit. Still that one would be \$79.22 per fortnight.

[36 minutes 37 seconds][Customer] : OK.

[36 minutes 37 seconds][Agent] : So approximately just over \$39 per week, give or take.

[36 minutes 40 seconds][Customer] : Yeah, yeah.

[36 minutes 45 seconds][Agent] : Now, the great thing about us here, real insurance, is that we can

actually organize to still get you covered over the phone today. What that would mean for you is that we'd be able to get all the proper policy documentation sent out. That way you can take the time to sit down, have a good read through it and obviously compare it to your current cover.

[36 minutes 58 seconds][Customer] : Yep, Yep.

[37 minutes 3 seconds][Agent] : Make sure that this is something that is suitable for yourself. But even though you're covered with us, you don't have to pay anything until the day you choose. If you do end up looking through it although, and you change your mind for any reason, that is perfectly fine.

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

[37 minutes 16 seconds][Agent] : There's no cancellation fees, you're not locked into this and you do actually have a 30 day cooling off.

[37 minutes 24 seconds][Customer] : Oh, OK.

[37 minutes 23 seconds][Agent] : So if you cancel within that 30 days you get a full refund of any premiums you may have paid.

[37 minutes 24 seconds][Customer] : Yep, Yep, Yep.

[37 minutes 30 seconds][Agent] : Unless, of course, the claim has been made, but obviously touched with that's not the case for a very, very long time, if at all. Now I'll just confirm a couple more of your details that you use.

[37 minutes 33 seconds][Customer] : Yeah, No, yeah, you can send me the one with the two years and and the 5005 thousand.

[37 minutes 45 seconds][Agent] : You're happy with that one of 5000? Yeah, no problem.

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

[37 minutes 51 seconds][Agent] : Now, I'll just confirm a couple more details. I've got an e-mail address hereasjisha_reggiemattthew@yahoo.co.in is. That right OK? BEAUTIFUL, And. Is this your best contact number that I've Called you on today all? Right, perfect. Now, even though you would be covered with us from today, like I mentioned, you're still not required to pay anything until the day that you choose.

[38 minutes][Customer] : Yep Yep Yep.

[38 minutes 16 seconds][Agent] : What day would you like me to note down for that first payment day?

[38 minutes 22 seconds][Customer] : But I need to when do I cancel the my old one?

[38 minutes 26 seconds][Agent] : Well, it's up to you, so we can't tell you when you need to cancel that one, but this one you'll be covered with from today. Even though your first payment isn't until the day you choose, you'll still be covered from today.

[38 minutes 33 seconds][Customer] : I OK, yeah, OK. So do I reply to the e-mail? Umm, you have you're going to send it to me the time.

[38 minutes 44 seconds][Agent] : So, OK, so I'll just I'll just re explain it to you. So I'm more than happy to obviously send you the quote and information.

[38 minutes 45 seconds][Customer] : Yeah, yeah.

[38 minutes 49 seconds][Agent] : Alternatively, by us getting you covered, it would be over the phone today.

[38 minutes 54 seconds][Customer] : Oh, OK.

[38 minutes 53 seconds][Agent] : So what that would mean is that we'd get all the proper policy documentation sent out for you to sit down and read through. Obviously you're still not required to pay anything until the day that you've selected, even though you are covered from today. And if you do end up looking through it although, and you're happy with it, that is fantastic because you're already covered with us. If you do side against it for any reason, that's also perfectly fine. There's no cancellation fees.

[38 minutes 59 seconds][Customer] : Yeah, yes, yes, OK. Yes.

[39 minutes 18 seconds][Agent] : You're not logged into this, So you're happy to be covered.

[39 minutes 20 seconds][Customer] : So you said 56.

[39 minutes 23 seconds][Agent] : Sir?

[39 minutes 21 seconds][Customer] : Yes, 56 for Fortnite.

[39 minutes 23 seconds][Agent] : I'll just, I'll just re clarify, \$66.02 a fortnight.

[39 minutes 23 seconds][Customer] : Yeah, Fortnite. OK. Yeah.

[39 minutes 29 seconds][Agent] : Yep. So you're happy to be covered while you review the documents.

[39 minutes 33 seconds][Customer] : Yes, yes.

[39 minutes 34 seconds][Agent] : Beautiful. So to do that, we do note down the preferred payment date and payment method. What day would you like me to note down for the first payment day?

[39 minutes 44 seconds][Customer] : OK.

[39 minutes 45 seconds][Agent] : Is there maybe like a payday you want to link it up to or? Yes.

[39 minutes 49 seconds][Customer] : Maybe Thursday next from next week, maybe.

[39 minutes 53 seconds][Agent] : So not this coming Thursday, the one after.

[39 minutes 56 seconds][Customer] : Yes. Yeah.

[39 minutes 57 seconds][Agent] : I just can't do that purely because it's Boxing Day, but I can do Friday the 27th.

[40 minutes 1 seconds][Customer] : Yeah, yeah, that's fine.

[40 minutes 4 seconds][Agent] : Yep, perfect.

[40 minutes 5 seconds][Customer] : Yeah, yeah.

[40 minutes 5 seconds][Agent] : And then it'll be every fortnight on a Friday from this. You're happy with that? Beautiful. And it's nice and easy. We do a direct debit because you are covered from today. We note those details down now, but there's no joining fees. Nothing actually comes out till the 27th. What would you like us to note down? There Would be SB, an account number or Visa or MasterCard?

[40 minutes 9 seconds][Customer] : Yep, Yep, I can give you that phone number on the SA.

[40 minutes 29 seconds][Agent] : Yeah, sure. Is it a savings or cheque account? All right, too easy. And when you're ready to show, grab the BSB number first.

[40 minutes 38 seconds][Customer] : Yeah, OK. So the number is 063502.

[40 minutes 47 seconds][Agent] : Yep, beautiful. So that's with Commonwealth. Great. And the account number? Yep, Yep, Yep, beautiful. And that's your name on the account. Tisha Jordan.

[40 minutes 52 seconds][Customer] : Yep, 10739460 yes, yes.

[41 minutes 8 seconds][Agent] : All right, beautiful. So all I've got to do for you now just sure is reach you through a declaration. And there's one question in the middle, then two at the end that I need just for the answers for. And this will all be done for you. If I start to talk too fast or if there's anything in here you want to clarify, please just jump in and stop me. I'll be happy to help you out. Sorry. Thank you. It is important you understand the following information. I will ask for your agreement to these terms at the end of your policy will not be enforced unless you agree to these terms in full. Real income protection is issued by Hanover Life of Australasia Limited and we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I will refer to as GFS Trading is Real Insurance, to issue and arrange this insurance on its behalf. Hanover relies upon the information you have provided when assessing your application.

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

[41 minutes 58 seconds][Agent] : That includes the information we initially collected from you to provide a quote. 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 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?

[42 minutes 24 seconds][Customer] : Yes.

[42 minutes 25 seconds][Agent] : Beautiful. We may from time to time provide offers to you by the communication methods you have 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 provides the following insurance cover, but you should join a monthly insured amount of \$5000 with a waiting period of 90 days and a benefit period of 24 months. The monthly income benefit payable in the event of a claim may be less than the monthly insured amount as your income benefit is limited to 70% of your average monthly income of 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 pass away while your policy is in place. Producers on income Protection benefit. A loading was applied during the application process. By agreeing to this declaration, you agreed to any non standard exclusions or loading placed on your policy and you understand they will remain in place for the life of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on December 27th, 2043 12:00 AM. Your premium for your first year cover is \$66.02 per fortnight. Your premium is a step premium, which means it will be calculated that each policy anniversary will generally increase each year. Included in your premium is an amount payable by 100 to GFS of between 37% and 50 one 1% to cover costs. Your premium will be debited from your nominated bank account in the name of Jisha John, which you will authorize to debit from and have provided to us.

[44 minutes 9 seconds][Customer] : None.

[44 minutes 9 seconds][Agent] : The policy documentation PDS and FC will pull 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 che consider these documents to ensure the product meets your needs. We 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 replacing 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 overseas and reviewed our policy in full. 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 are sending you. So just two questions. Do you understand and agree with the declaration, yes or no? Beautiful. And we're going to get everything sent out, but would you like any other information about the insurance now? Of course, yeah.

[44 minutes 57 seconds][Customer] : Yes, I just want to ask you one more thing in case if I wanted to change, you know, the, the amount or anything, I can still do it. Yeah, like in 30 days.

[45 minutes 17 seconds][Agent] : So it's, it's all based on a risk analysis. Well, I mean, either way

you've got that calling off. There.

[45 minutes 20 seconds][Customer] : In 30 days, Yeah, yeah.

[45 minutes 24 seconds][Agent] : But with this one here, so it's specifically like it's based on a risk assessment what you can do. So for example, you can't like increase your benefit.

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

[45 minutes 35 seconds][Agent] : Because that would increase the risk, but you can obviously apply to decrease your benefit.

[45 minutes 40 seconds][Customer] : MMM.

[45 minutes 39 seconds][Agent] : Same with your monthly benefit amount and things like that as well.

[45 minutes 40 seconds][Customer] : Oh, OK. Yeah.

[45 minutes 44 seconds][Agent] : Now I'll just reconfirm here for you. Would you like any other information about the insurance now or would you like me to read any part of the PDS to you? All right, perfect. Well, congratulations, Tisha, you are now covered with us.

[45 minutes 54 seconds][Customer] : Oh, no, yeah. Yep.

[46 minutes][Agent] : And just to let you know, if you are looking to make any changes, obviously keep in mind that that's still subject to eligibility, but that one's all done. Everything will get sent out for you. If you do think of any questions or concerns, don't hesitate to give us a call at any time. We'll be happy to help you out.

[46 minutes 16 seconds][Customer] : OK.

[46 minutes 15 seconds][Agent] : OK, perfect. Well, it was so lovely speaking with you today.

[46 minutes 17 seconds][Customer] : Yep, Yep. Thank you.

[46 minutes 21 seconds][Agent] : You have a fantastic day.

[46 minutes 23 seconds][Customer] : OK. Thank you. You too. OK.

[46 minutes 24 seconds][Agent] : Thanks so much.

[46 minutes 25 seconds][Customer] : Thank you.

[46 minutes 25 seconds][Agent] : Bye.

[46 minutes 26 seconds][Customer] : Thank you. Bye bye.