

[17 seconds][Customer] : Hello.

[18 seconds][Agent] : Hello, good evening. My name is Kayla. I'm calling from Real Insurance.

[24 seconds][Customer] : Yes, speaking.

[22 seconds][Agent] : Am I speaking with Eunice Beautiful? The reason for my call is received your inquiries on our website to look at some life insurance. I'm just giving you a call just to see how I can help you run through the current OR system pricing as well, just so I can do that for you. Can I get you to confirm your full name and your date of birth there please?

[41 seconds][Customer] : It is uh Jonas, uh, Ibrahim, the first of the 1st, 1979.

[46 seconds][Agent] : Thank you so much for that. Can I also confirm your gender is male and you're also an Australian resident?

[52 seconds][Customer] : Yes, I'm married.

[55 seconds][Agent] : Thank you.

[55 seconds][Customer] : Australian sister.

[56 seconds][Agent] : Oh beautiful, thank you so much for that. I'll let you know that all our calls are recorded. Any advice I provide is general in nature, may not be suitable to your situation, but just so I can help out the best I can and just get a better understanding from you overall. Do you have life insurance in place at the moment?

[1 minutes 14 seconds][Customer] : Uh yes, I used to have, I just cancelled it last week or week before.

[1 minutes 18 seconds][Agent] : Oh, right, OK, no worries at all. What's made you interested to start looking at life insurance again? Umm, in that case, Yep.

[1 minutes 26 seconds][Customer] : Uh, no, the, the life insurance I used to have uh, which is uh, the reason I leave them is the price just take increase.

[1 minutes 40 seconds][Agent] : Yep. Right.

[1 minutes 40 seconds][Customer] : It is a double amount and I ask request why it is a double amount.

[1 minutes 49 seconds][Agent] : Yep.

[1 minutes 47 seconds][Customer] : I know every year it will increase, but not in that significant.

[1 minutes 54 seconds][Agent] : Umm.

[1 minutes 51 seconds][Customer] : You know, it is a double, you know, from 90 to a fortnight it just goes 182. I say why that? So they can't clarify for me. I say OK, just to stop it.

[2 minutes][Agent] : Oh wow, yeah, Scott China, thanks so much for letting me know. I really appreciate that umm as well. And what I'll do, I'll go over the policy and explain exactly how it works. And we're very transparent as well that your primary steps, which means would generally increase age as you age. But what I'm also going to do is I'm going to give you an indication of what you're looking at for next year too. So no thanks for being up front with me.

[2 minutes 21 seconds][Customer] : Yes, yes.

[2 minutes 29 seconds][Agent] : I mean, the purpose of you looking into life insurance as well, is that a matter of you wanting to protect your family if something were to happen or are you wanting to cover off the outstanding debt? What's the purpose for you?

[2 minutes 40 seconds][Customer] : No, just just perfect for my family. And then that's it. Just to protect my family in case if anything happened. That's the only reason.

[2 minutes 47 seconds][Agent] : Beautiful, That's lovely to hear. What family do you have? Like do you have partner, children?

[2 minutes 56 seconds][Customer] : Yes, I've got children, three children.

[2 minutes 58 seconds][Agent] : Yep, that's cool. That's nice to hear that. So as you're aware, what life insurance is all of that, it is designed to provide that financial security for your partner and your three children for a lump sum time if you were to pass away.

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

[3 minutes 11 seconds][Agent] : And then of course the funds, your partner can use that money to support your children, you know, support that lifestyle. If there's any outstanding debt for loans that need to be paid off, that money can be used to, however is needed at that point. It's very easy to apply.

[3 minutes 22 seconds][Customer] : Yeah, yeah, yeah.

[3 minutes 27 seconds][Agent] : So what we do is ask you some health and lifestyle questions over fine to see if you are approved and then if you're accepted and once you decide to commit to the policy you will be covered immediately to get you to any calls. The only thing not covered is suicide in the 1st 13 months.

[3 minutes 43 seconds][Customer] : OK.

[3 minutes 44 seconds][Agent] : In addition there is a tenderly ill advanced payment so this is a living benefit without life insurance. So if you were diagnosed with 12 months or less to leave by medical practitioner, what you're insured for gets paid out to you whilst you're alive.

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

[3 minutes 57 seconds][Agent] : So if you've got any medical bills or you want to leave that money behind to your loved ones, that's completely up to you how that money is being used to distributed Now when you're accepted for a life insurance, we cover you for your whole life. So it doesn't cut off for the same age that you do turn. This will keep going until you pass away or of course, until you apply to stop the policy.

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

[4 minutes 18 seconds][Agent] : But do you have any questions so far that's sounding straightforward for you. Yeah, that's fine, of course.

[4 minutes 23 seconds][Customer] : Yes, just for wait, just I want to see new policy everything just I want to go through it that is cover and what's not just I want to read it and see discuss with my department.

[4 minutes 35 seconds][Agent] : Well, it's very black and white, exactly what covered and what. But you know the only thing that you're not covered for suicide in the 1st 13 months, but besides that you're covered for everything. So yeah. So umm, what I'll do, I'll go through some pricing and see how we go so we can find something that is going to be suitable in price for you.

[4 minutes 44 seconds][Customer] : OK, OK, OK.

[4 minutes 55 seconds][Agent] : I've got a question regards to your smoking status that requires just a clear yes or no from you. Have you had a cigarette in the last 12 months? Good job. That's what

we want to hear too. So that's a good start.

[5 minutes][Customer] : Yeah, no, yeah, no.

[5 minutes 8 seconds][Agent] : Awesome work. Now the level of cover, it ranges from \$100,000 up to \$750,000. How much cover do you feel that you'd need or where do you want me to start with some pricing on for you?

[5 minutes 15 seconds][Customer] : Yeah, yeah. Just I want to have the 751.

[5 minutes 24 seconds][Agent] : Yes, certainly \$750,000 life insurance cover, the units, it's \$65.10 per fortnight.

[5 minutes 22 seconds][Customer] : That's what I know.

[5 minutes 33 seconds][Agent] : That's signing off with the quote on \$750,000 life cover for you. How's that sounding?

[5 minutes 37 seconds][Customer] : OK, Yeah, no, that's manageable for me. That's manageable.

[5 minutes 39 seconds][Agent] : Is that manageable H fortnight or do you want me to explore other options besides \$750,000 cover for you? Good.

[5 minutes 49 seconds][Customer] : I don't have a problem.

[5 minutes 54 seconds][Agent] : I think you're an indication.

[5 minutes 50 seconds][Customer] : But I know every year it will increase, but I hope it is not double up.

[5 minutes 56 seconds][Agent] : I can give you an indication of what you're looking at. So we're in addition, this policy has automatic indexation as well, which means that each year your sum insured will increase by 5% with associated increases in premium.

[5 minutes 56 seconds][Customer] : Yes, OK.

[6 minutes 10 seconds][Agent] : You can opt out of this automatic indexation each year.

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

[6 minutes 13 seconds][Agent] : So as an indication, if you make no changes to the policy, your fortnightly premium next year goes to 76 dollars.

[6 minutes 25 seconds][Customer] : OK.

[6 minutes 20 seconds][Agent] : I'm sorry, \$73.66 per fortnight and the benefit amount goes to \$787,500. Now, if you, let's say, but look at the year after, again, it goes to \$83.86 per fortnight and then the benefit amount we arrived at \$826,875. But let's say for example, you don't want that indexation with us. You've got the option where you can apply to opt out of the indexation. That means that the level of cover will stay the same if you decide to opt out of the indexation every year too. So you've got options, umm, there and what we go through too. You can also find information about our premium structure and that's available on our website.

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

[7 minutes 7 seconds][Agent] : Yeah, but just to give you that security and that Peace of Mind, umm, there. But what I can do next, I'm glad that you know, \$750,000 covered is manageable there for yourself units. What I can do next is we can take you through your health and lifestyle questions over the phone, umm, tonight. Because what that tells us, if you are approved for the cover #1 and secondly, the final price is determined on the outcome of those questions as well. Have you organized your will yet? Is that something that you're wanting to do? No.

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

[7 minutes 39 seconds][Agent] : OK, that's all right. No worries at all. That's fine. So I'll also just let you know that we've got something called a real reward. So once you hit one year with our life insurance following your first policy anniversary date, we deposit 10% of your premiums back to you. So next year we refund \$169.26 and that gets deposited into bank account next year.

[8 minutes 1 seconds][Customer] : OK.

[8 minutes 3 seconds][Agent] : Now also just to let you know as well there when you are approved and you commence our life insurance so you post all the policy documents to you. Do you mind if I just grab your address there please?

[8 minutes 13 seconds][Customer] : Yeah. It's the number 18 Clove, Mont Way, CLOVEMONT Way WAY.

[8 minutes 15 seconds][Agent] : 18 Yep, Yep, Yep. What's your post code please?

[8 minutes 29 seconds][Customer] : Bandura, Vic, it is 3083.

[8 minutes 37 seconds][Agent] : OK, thank you. So your address in Bandura, is that your mailing address too? OK, perfect. Now I'm just going to read a small paragraph off to you now. It's called a pre underwriting disclosure. So it simply just outlines how to answer our health and lifestyle questions and also explains our privacy principles regards to the insurance as well.

[8 minutes 43 seconds][Customer] : Yes, yes.

[8 minutes 58 seconds][Agent] : So it just states. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes issue covered 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 shows you more, including how to access information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase a life insurance policy and as such you have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure the understand each question I ask you and that you provide honest, accurate complaint answers. You need to answer each question of full, even if you have provided some information to us in earlier discussions you have had, if you do not take graceful K, 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. The question that we ask you that requires just a clear yes or no from you is do you understand and a great show duty that I've just read out to you.

[10 minutes 2 seconds][Customer] : Yes.

[10 minutes 4 seconds][Agent] : Thank you. As a result of COVID-19, we just ask you to kind of questions before we proceed there. So the first question we ask you, 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 15 seconds][Customer] : No, no.

[10 minutes 20 seconds][Agent] : OK, beautiful. And are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia?

[10 minutes 28 seconds][Customer] : I'm sitting in Australia 16.

[10 minutes 30 seconds][Agent] : Thank you. Does your work required to go undergrounds, work a heights of 20 meters, doctor depths by 40 meters, use explosives or travel to areas experiencing wall or civil unrest, or work offshore? 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 we're going to start with what is your exact height in either feet in inches or centimeters there please.

[10 minutes 42 seconds][Customer] : No, it is 1.8.

[11 minutes 5 seconds][Agent] : OK, beautiful. So I've just put that down as 180 centimeters there for you.

[11 minutes 5 seconds][Customer] : Uh yeah.

[11 minutes 11 seconds][Agent] : Thank you. What is your exact weight there, please? Yeah, that's 87 kilograms.

[11 minutes 14 seconds][Customer] : Uh, now I'm 87, yes.

[11 minutes 22 seconds][Agent] : Yeah. Thank you. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Thank you. And to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS?

[11 minutes 29 seconds][Customer] : No, no.

[11 minutes 39 seconds][Agent] : Thank you. And do you have definite plans to travel or reside outside of Australia IE booked or will be booking travel within the next 12 months?

[11 minutes 48 seconds][Customer] : Mm. Hmm. The end of the year, probably I'll go back home to for five weeks.

[11 minutes 53 seconds][Agent] : Where are you going? What is your, where is your home country?

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

[11 minutes 57 seconds][Agent] : Oh, very nice. OK, very good.

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

[12 minutes 2 seconds][Agent] : So Ethiopia, I'll just put that in now. Just with that country specifically, we've just applied an exclusion there.

[12 minutes 21 seconds][Customer] : OK.

[12 minutes 10 seconds][Agent] : So I just want to let you know that no life benefit will be payable if death is caused either directly or indirectly by violent acts, including but not limited to acts of war, whether declared or undeclared.

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

[12 minutes 22 seconds][Agent] : And then we've got invasion, acts of enemy hostility, civil war, rebellion, revolution, insurrection by any military or unserved power, mutiny or civil commotion or politically or religiously motivated violent acts.

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

[12 minutes 40 seconds][Agent] : So I just need to let you know that one, umm, there. And the next question asks, do you have existing life insurance policies with other life insurance companies with the combined total sum insured of more than \$5,000,000? Thank you. And the next to the questions is asking just about your general health. So it asks have you ever had symptoms of being diagnosed with or traded for on 5:50 medical advice, any of the following?

[12 minutes 53 seconds][Customer] : No, no, OK, sorry.

[13 minutes 6 seconds][Agent] : So we've got cancer of haven't gone through them yet. That's OK. That's alright. I'm glad that's going to be a no anyway, but it's cancer tumor, molar cyst, including skin cancer, sunspots, Melanoma, leukaemia. Have you ever had an abnormal PSA test or an enlarged prostate? 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.

[13 minutes 10 seconds][Customer] : No, no, no, no, no.

[13 minutes 41 seconds][Agent] : Diabetes, raised blood sugar, impaired glucose, tolerance of paid fasting glucose. Hepatitis only. Disorder of the liver, stomach, bowel, gallbladder or pancreas.

Epilepsy, Motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Any illegal drug use, abuse or prescription medication or receive medical advice or counseling for alcohol consumption, Disorder of the kidney or bladder, blood disorder or disease, asthma, other respiratory disorder excluding childhood asthma.

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

[14 minutes 27 seconds][Agent] : Thank you. The next question asked about your medical history in the past three years.

[14 minutes 31 seconds][Customer] : Yeah.

[14 minutes 31 seconds][Agent] : So other than what you've already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist or are you waiting results? Any medical tests or investigations such as but not limited to, any surgeries, X-rays, scans, blood tests or biopsy.

[14 minutes 50 seconds][Customer] : Then I had the surgery last year or year before on my neck, I had the, uh, I think my nerve was going on between my spine.

[14 minutes 54 seconds][Agent] : Yeah, right.

[15 minutes 4 seconds][Customer] : So they pull out that one.

[15 minutes 9 seconds][Agent] : Gotcha.

[15 minutes 5 seconds][Customer] : So only that the surgery I had the, I think that two years, I don't know.

[15 minutes 11 seconds][Agent] : Two years. OK. Thanks for letting me know. So what I'll do, I'll see. It was got to do with nerve damage as well. So the neck was it?

[15 minutes 13 seconds][Customer] : Yeah, yeah, yes.

[15 minutes 21 seconds][Agent] : OK, So what I'll do, I'll refer off.

[15 minutes 23 seconds][Customer] : No, it was alright.

[15 minutes 24 seconds][Agent] : That's good. So nerve damage. So I'm just going to ask some questions. Was there anything else I need to note down besides the nerve damage?

[15 minutes 37 seconds][Customer] : No, only that's the only never damaged. They used to feel a bit numb. That's why they do the surgery.

[15 minutes 43 seconds][Agent] : Yeah.

[15 minutes 44 seconds][Customer] : So that's the only thing I have. I don't have any other thing.

[15 minutes 47 seconds][Agent] : Do you know when, when did it occur? Umm, there if you remember or recall Like what year?

[15 minutes 52 seconds][Customer] : Uh, no, it was, uh, last year. September.

[15 minutes 59 seconds][Agent] : OK.

[15 minutes 58 seconds][Customer] : Yeah, yeah, yeah. It's nearly a year. I don't know.

[15 minutes 59 seconds][Agent] : So in September 2023, nearly a year.

[16 minutes 5 seconds][Customer] : What's your name? The surgery? August. Yes, it is.

[16 minutes 11 seconds][Agent] : OK, gotcha. August 2023.

[16 minutes 10 seconds][Customer] : August it was, yes.

[16 minutes 14 seconds][Agent] : OK Sir, please provide details of medical tests. Sir, So customer underwent surgery for his neck in August 2023. Did you do any other tests there? Did you do any X-rays, scans, blood tests, biopsy?

[16 minutes 39 seconds][Customer] : Uh, yes, I do X-ray and uh, I do the ultras, not ultrasound the CT scan after I do the surgery. That's what they I did.

[16 minutes 52 seconds][Agent] : Beautiful. And what were the results?

[16 minutes 55 seconds][Customer] : It's OK. It's OK, yeah.

[16 minutes 56 seconds][Agent] : OK, the results came back normal. Is there any further investigational treatment plan? If so, when?

[17 minutes 7 seconds][Customer] : No, nothing. My physio and I finish my physio now. I'm not. I'm OK now.

[17 minutes 8 seconds][Agent] : OK, No, no problem. That's good and please advise if the full recovery has been made.

[17 minutes 23 seconds][Customer] : Pardon.

[17 minutes 23 seconds][Agent] : Has a full recovery been made?

[17 minutes 26 seconds][Customer] : Yes.

[17 minutes 26 seconds][Agent] : Yes, thank you. And other than what you've already told me about, are you contemplating seeking medical advice? Any symptoms you are currently experiencing within the next two weeks? OK, thank you. The next two questions ask about your immediate family. So when we talk about your immediate family, we're just talking about your mom, dad, brothers or sisters only. So 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 at the modest polyposis? And to the best of your knowledge, have any of your immediate family suffered from cancer, heart conditions, stroke or other hereditary disease prior to the age of 60?

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

[18 minutes 16 seconds][Agent] : Thank you. And one more question of them. One of events you engage in. No intent to engage in any of the following. So aviation other than as a fair plane passenger on a recognized airline, motor racing, parachuting, mountaineering up sailing, scuba diving deeper than 40 meters, cable rec diving or any other hazardous activity.

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

[18 minutes 38 seconds][Agent] : All right, no problem at all. Dennis, thank you so much for going through that process with you. I really appreciate that.

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

[18 minutes 44 seconds][Agent] : Just as a result of your health and lifestyle questions that we've gone through over the phone today, your application just needs to be referred off just due to the nerve damage there that was done last year there.

[18 minutes 55 seconds][Customer] : Yep.

[18 minutes 55 seconds][Agent] : So I'll explain what happens while an application is being referred off to the underwriter for assessment. We still process this per normal for you.

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

[19 minutes 3 seconds][Agent] : So while your application is being assessed, you will be covered for

accidental death, which pays if gets with due to a direct result of an accident. Cover under this glass until the insurer makes a decision on your application of 30 days from today, whichever is earlier. Because we process per normal, what we can essentially do is refer with payment. So what that means is when you refer off with payment when the underwriters come back and approve your life insurance, you're coming on the day that they come back to us as well.

[19 minutes 33 seconds][Customer] : OK.

[19 minutes 34 seconds][Agent] : Would ideally would it would there be a time when you'd want to start that's going to be most suitable see if they come back and approve your life insurance.

[19 minutes 44 seconds][Customer] : What did you say? Sorry, I will start in next week.

[19 minutes 45 seconds][Agent] : So if the if the underwriters come back and approve your life insurance for you, would there be a time when you want to start with the first payment that's going to be most suitable for you next week? Sure. What date next week did you want us to select for you?

[19 minutes 59 seconds][Customer] : Yes, not first day.

[20 minutes 4 seconds][Agent] : Yeah, no problem at all.

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

[20 minutes 5 seconds][Agent] : So Thursday, is that the so the 15th of August and then every 4th on the 15th, no worries at all. And Eunice, do you want to set that up through your bank account when that comes through or otherwise a debit or a credit card? Beautiful. Yeah, No worries. Can I, can I just put you on a quick hold as well? I just want to ask my manager whether it needs to be referred or not to the underwriter there, if that's OK. Do you mind if I just pop you on a quick hold?

[20 minutes 20 seconds][Customer] : And I'll give you my bank account, no worries.

[20 minutes 38 seconds][Agent] : Thank you. Eunice, thanks for holding. Yeah, I just wanted to double check with my manager just to make sure I'm doing the right thing Umm there because we had like with the neck, we had neck pain on our list. But you know, this is a bit of a different situation where it's umm it's neck pain, but you've had surgery, it's no damage. So yeah, we still what I'll do still refer umm there most likely come back being umm approved anyway, but we thought that it's just best to refer all umm, but that's fine. When when it comes back, you can definitely put the 15th

of August if you're wanting to set up through the bank account as well. When you're ready there, I'll get you to just confirm the base date and the account number there, please. No worries.

[22 minutes 1 seconds][Customer] : OK, login.

[22 minutes 5 seconds][Agent] : That's right. Yep.

[22 minutes 25 seconds][Customer] : And the you didn't take the in case if I die, who who be my wife should be entitled.

[22 minutes 35 seconds][Agent] : So what happens is there's going to be a beneficiaries form. So when you're accepted for the life insurance cover, there's going to be a beneficiaries form that's going to be posted out to you.

[22 minutes 34 seconds][Customer] : Is she OK?

[22 minutes 45 seconds][Agent] : So we'll get you to fill that out with your wife's details on there, sign it and then send that back through. So exactly we know exactly who you're going to nominate as your beneficiary. Beautiful.

[22 minutes 54 seconds][Customer] : OK, give you the OK.

[22 minutes 57 seconds][Agent] : Good question. No, take your time. That's all right.

[23 minutes 27 seconds][Customer] : Service or something?

[23 minutes 28 seconds][Agent] : No, that's fine. I'm happy to hold the line for you. It's OK. Yeah, no worries. Yeah, beautiful. Thank you so much for that. And last of the account number there, please. Yeah. Beautiful. Is that an everyday savings or a check accounts?

[24 minutes 3 seconds][Customer] : The PhD it is 08/3 004, it is 847395730 it is 7.

[24 minutes 28 seconds][Agent] : Thank you. And then your e-mail address is jonas2000@hotmail.com. Mobile is 0468607339.

[24 minutes 34 seconds][Customer] : Yes, yes.

[24 minutes 40 seconds][Agent] : Yeah, because the commencement of your cover will be subject to a final assessment by the insurer if the insurer approves cover without any changes. Are you happy for me to record your acceptance of this policy now? And we'll send out all your policy information to e-mail and postal address?

[24 minutes 45 seconds][Customer] : Yeah, just for phone address, please.

[24 minutes 57 seconds][Agent] : Yeah, that's fine, no worries. What we are going to post it off to you.

[25 minutes 3 seconds][Customer] : OK, OK.

[25 minutes][Agent] : But what we do is, well, we send out an e-mail confirmation, umm, as well that you've set up the policy to Awesome. No worries at all. All I've got left to do tonight now is just write out your terms and conditions.

[25 minutes 7 seconds][Customer] : Yes, we do. Yeah.

[25 minutes 12 seconds][Agent] : It doesn't take me long at all. Takes me a few minutes to reach you at the end. You've just got two final questions there and we're all done over the phone and I'll let you go and enjoy the rest of your evening.

[25 minutes 23 seconds][Customer] : No.

[25 minutes 22 seconds][Agent] : So it's simply just states. Thank you, Jonas Abraham, it is important you understand the following information. I'll ask for your agreement to these terms at the end. And your policy would not be enforced unless you go to these terms in full. Family life covers issued by Head over the life free of Australasia Limited. Here we will refer to as Hanover. Hanover has arrangement with Greenstone Financial Services. Here I will refer to as GSS trading as real insurance to issue and arrange this insurance on its behalf. Hanover relies upon the accuracy of the information you have provided when assessing the application and that includes the information we initially collected from you to provide a quote and over a target market determination for these products, which describes the type of consumers this product is designed for. Our distribution practice are consistent with this determination and you can obtain a copy on our website. Now I need to remind you of the duty to take graceful care that you agreed to.

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

[26 minutes 15 seconds][Agent] : 1st question that we ask you is can you please confirm you have answered all of our questions in accordance with your duty, yes or no Thank you And we may from time to time provide offers to you by the communication methods you 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 anytime by contacting us except to cover pay for lump sum benefit amount of YONAS Ibrahim receives \$750,000 in the event of life insurance and benefits not paid in the event of suicide in the 1st 13 months of the policy and in addition to the standard exclusions contained within the PDS. The following exclusions apply to Yonas Abraham Life Insurance. No life benefit will be payable if death is caused either directly or indirectly by violent acts, including but not limited to acts of war, whether declared or undeclared invasion, acts of enemy hostility, civil war, rebellion, revolution, instruction by any military or unserved power, mutiny or civil commotion, or politically or religiously motivated violent acts. By granting this declaration you agree to any non standard exclusions or lightings placed on your policy and you understand that will remain in place with the life of the policy.

[27 minutes 35 seconds][Customer] : MMM.

[27 minutes 34 seconds][Agent] : You may request that any of these alternative terms to be reviewed at any time by calling us your previous. Your first year of cover is \$65.10 per fortnight. Your premium is stepped which means it will be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatic by 5% each year and if you 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 Yonas Ibrahim which you authorized to debit from. And if provided to us, the policy documentation PDF necessary will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any claim you may pay will be refunded before unless you've lodged a claim. There is associated with replacing policies as your new policy may not be identical to existing cover and we recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaint process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. Thank you for holding and

listening and being patient with me. I've got two final questions there for you. We're all done over the phone tonight. So do you understand and agree with the declaration I've just read you?

[29 minutes 2 seconds][Customer] : Yes.

[29 minutes 3 seconds][Agent] : Thank you. The last question asked, would you like any other information about the insurance now or would you like me to read any part of the product disclosure statement to you today over the phone?

[29 minutes 13 seconds][Customer] : What do you mean?

[29 minutes 15 seconds][Agent] : Yeah. So it's just like from me tonight. If would you like any other information about the insurance now or would you like me to read any part of the product disclosure statement to you right now?

[29 minutes 18 seconds][Customer] : Yeah, no.

[29 minutes 27 seconds][Agent] : OK, no problem at all. Beautiful. Well, that's all been completed for you. Umm, this I'll just confirm your details. Just make sure that I've got them correct.

[29 minutes 36 seconds][Customer] : Yep.

[29 minutes 35 seconds][Agent] : So we've got Mr. Yonas Ibrahim, date of birth, the 1st of January 1979. And your gender is male. And you're also an Australian resident.

[29 minutes 45 seconds][Customer] : Yes, I'm starting Citizen and presenting this.

[29 minutes 48 seconds][Agent] : Beautiful. And of course you're a male there. Your gender at birth is male. Yeah. Thank you. Your address and mailing address is 18 Closemount, Closemount Way, Bundoora, Victoria 3083.

[29 minutes 53 seconds][Customer] : Yep, yes.

[30 minutes 2 seconds][Agent] : Perfect. As reference, while it's being referred off, I'm going to send out an e-mail to you and then once you're approved, we're going to post out all the policy documents to you as well.

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

[30 minutes 14 seconds][Agent] : Yeah, of course.

[30 minutes 12 seconds][Customer] : One more question I ask you as not covered it in terms of if a

car accident happen if I die, am I covered for that one for car accident or something?

[30 minutes 26 seconds][Agent] : Yeah, definitely. So the only exclusion that you're not covered for is suicide in the 1st 13 months. But you know, car accidents, umm, they're a workplace accident you'll be covered for.

[30 minutes 32 seconds][Customer] : OK, OK, no worries.

[30 minutes 38 seconds][Agent] : Yeah. Beautiful.

[30 minutes 40 seconds][Customer] : It doesn't happen anything that's that's good.

[30 minutes 42 seconds][Agent] : No, I think that's it from me. No worries, but I'll umm call you back smart when I've got an outcome there I'll I'll call you back for that umm, as well or if I, if I can't reach you, that's completely fine. So you just, you'll know once you get an e-mail from me that it's been accepted.

[30 minutes 57 seconds][Customer] : OK. OK. Thank you very much. I really appreciate for your time.

[31 minutes 1 seconds][Agent] : Thanks Jonas. Thank you all the best and have a lovely rest of your evening. Thank you for your time too.

[31 minutes 7 seconds][Customer] : You too. Thank you very much.

[31 minutes 8 seconds][Agent] : That's OK. Bye.

[31 minutes 11 seconds][Customer] : Bye.