

[7 seconds][Customer] : Hello. Karen speaking.

[9 seconds][Agent] : Hi, it's Tim here at Real Insurance. How are you today?

[13 seconds][Customer] : I'm good. Thanks. How are you?

[14 seconds][Agent] : I'm very well. Thanks for asking. I was actually looking to speak with Tim.

[18 seconds][Customer] : Yeah, yeah, I've got it in here with me. Hello.

[26 seconds][Agent] : Hi, Tim, it's Tim here at Real Insurance. How are you today?

[30 seconds][Customer] : Good. Thanks.

[30 seconds][Agent] : That's good. Uh, the reason I was calling, I can see that you're just on our website a moment ago. They're looking into the income protection. So I was calling to take you through the information in regards to that and also answer any questions you might have.

[42 seconds][Customer] : Yep.

[41 seconds][Agent] : Uh, I'll, I'll just confirm it's Tim Dickinson that I'm speaking with.

[47 seconds][Customer] : Yeah, that's right. 23rd of the 5th.

[48 seconds][Agent] : Date of birth third of the 5th 1979 the uh, 23rd of the 5th 1979 perfect.

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

[58 seconds][Agent] : And just confirming you are of course, a male Australian reset perfect. Just Please note our calls are recorded and any advice we provide general in nature may not be suitable for your situation. But if you don't mind me asking, Tim, what's uh, sparked the interest looking to the income protection. No problem. I, I can see, uh, you've looked at this, uh, previously with us as well. Umm, we look at we still performing the same occupational. I can see that we have you down as a glacier. Last time you looked into it.

[1 minutes 32 seconds][Customer] : Yeah, that's right.

[1 minutes 30 seconds][Agent] : If that's still the case, perfect. And you still work at least 20 hours per week. Perfect. All right, well, I'll explain to you how the income protection works and we can run through the pricing there as well. And if you have any questions along the way, just stop me. I'll be more than happy to answer any questions you have as well.

[1 minutes 37 seconds][Customer] : Yes, OK.

[1 minutes 49 seconds][Agent] : OK, so I'll let you know. Firstly it is very simple and how the income protection works. So at the end of the day it's designed to provide a monthly income benefit directly to you if you're unable to work to a disabled, sickness or injury and you suffer loss of income. So it's designed to cover your bills and your living costs if your salary is interrupted. Now we can cover you from \$1000 up to 75% of your monthly pre tax income up to a maximum of \$10,000 per month. Now can I ask if you are currently employed or self-employed?

[2 minutes 6 seconds][Customer] : OK, Yep, self-employed.

[2 minutes 27 seconds][Agent] : Perfect. So pre tax income means the total. So pre tax income means the total income generated means the income generated by the business or practice, by your personal if it's after the deduction of your share of the business or practice expenses in general in generating that income before tax and not including any personal superannuation contributions, what would you say your monthly pre tax income would be?

[2 minutes 56 seconds][Customer] : For the year, it's 40,000.

[2 minutes 53 seconds][Agent] : 10 Sorry for the year. It's 40,000 is it? That's not only that. When I call you back, you can find out when we have the file back. OK, so based on that, I've got your monthly pre cuts and come down as \$3333. And can I just ask team, have you had a cigarette in the last 12 months?

[3 minutes 3 seconds][Customer] : Yeah, no.

[3 minutes 23 seconds][Agent] : Perfect. Now based on your income, you can choose to cover yourself between \$1000 up to \$2499 paid monthly there. Did you just want to look at the maximum or do you have a specific amount in mind? Sorry, I'll just confirm the \$40,000 annually that was before tax.

[3 minutes 43 seconds][Customer] : Yeah, that's that's why they make them Cos oh, maybe it's small. Yeah, maybe it's small. So changes every year. Yeah, Cos we're self-employed.

[3 minutes 52 seconds][Agent] : Yeah, depending on which question it is, I guess. Yeah, of course, of course.

[4 minutes 2 seconds][Customer] : So it's it's different every year.

[4 minutes 9 seconds][Agent] : Do you know what was over the last 12 months before tax?

[4 minutes 15 seconds][Customer] : Yeah, with each.

[4 minutes 20 seconds][Agent] : Yeah.

[4 minutes 15 seconds][Customer] : So it was like the business itself was probably 80, but then we split it in partnership. But that, yeah, changes every year. So split between vapors, but yeah, umm, yeah, like, yeah, the 40,000 years. I'm going to cover it before I get sick. The time he's, he's for business, yeah.

[4 minutes 28 seconds][Agent] : OK, OK, OK. Sir, is is the \$40,000 what you actually earn before tax though or is that after tax? OK, OK, OK. Do you know what it would be before tax? Because, uh, I can work out what it is based on before tax then.

[4 minutes 47 seconds][Customer] : Before, yeah, it'd be after tax, yeah, yeah, I don't know the paperwork in front.

[5 minutes 8 seconds][Agent] : OK, Because it's hard to say how much would be able to cover you for until we obviously know how much you're actually earning because we can cover up to 75% of whatever it was that you're earning before tax.

[5 minutes 26 seconds][Customer] : It's 80,000 then.

[5 minutes 19 seconds][Agent] : So obviously if the tax is taken out of the, so it's 80,000 before tax, OK, give me one second, I'll work that based off that. So that's \$6667 before tax there monthly there. And that means we can cover you from \$1000 up to \$5000 paid monthly there. Did you just want to look at the maximum or did you have a specific amount in mind?

[5 minutes 31 seconds][Customer] : Yeah, yeah, yeah. See what the maximum is? Yeah.

[6 minutes 3 seconds][Agent] : No problem. They also select A waiting period and they benefit. So the waiting period, the non payment period, you must wait before the income benefit is payable after the insured event.

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

[6 minutes 13 seconds][Agent] : With that, you've got 30 days or 90 days. Which would you prefer to look at that? And the benefit proof, that's the maximum amount of time that will pay the income

benefit for anyone in for your illness. With that, you've got six months, one year, two years or five years.

[6 minutes 21 seconds][Customer] : UH-30 Yeah, Thank you. Yeah. Umm, what's the is it a massive price or?

[6 minutes 51 seconds][Agent] : Umm, we can have a look at a few different ones. What, what, what amount did you have in mind? Because I can start there and then we can look at a few different ones.

[6 minutes 53 seconds][Customer] : Yeah, yeah. Oh, yeah. We, we haven't got this in place at the moment. We want to get something in place, but yeah, we just don't know the costing, that's all. Yep.

[7 minutes 5 seconds][Agent] : All right, well, how about I quote you on the two years then to start with, and then we can look at a few different amounts.

[7 minutes 10 seconds][Customer] : OK, that'll be great.

[7 minutes 10 seconds][Agent] : All right. So if you're looking at \$5000 paid monthly for two years with the waiting period of 30 days, you'd be looking at a fortnightly premium of \$85 and one set.

[7 minutes 22 seconds][Customer] : Yep. OK, perfect. Yep.

[7 minutes 24 seconds][Agent] : So that's with the, uh, two year benefit. Did you want to look at any other amount?

[7 minutes 25 seconds][Customer] : That's yeah. No, yeah, that's fine.

[7 minutes 28 seconds][Agent] : So do you think he'd be happy with that with the level of income I've put down, uh, there? Can I just confirm that you've earned this level, this level of income on average for the past 12 months? Sorry, Bay. It was before tax though. So it, that was the level of income you earned before tax? Yeah. Is that right?

[7 minutes 41 seconds][Customer] : Well, between us, yeah, yeah, yeah.

[7 minutes 55 seconds][Agent] : Yeah. Perfect. Umm, And, uh, I've put the waiting period down as 30 days. Just please keep in mind the income benefit is paid in a reassessment. If you choose a 30 day waiting period, this first payment would be 60 days after your first eligible claim. Umm. So we do

have to take you through some health questions to see if you are eligible for it. How about I take you through those questions now and we see if you're actually eligible for it?

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

[8 minutes 19 seconds][Agent] : OK, I just have to read your quick pre underwriting disclosure. This just frames up how to answer the questions. So just read, uh, 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 make sure 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. I also need to inform you about your duty of disclosure before you enter into a life insurance contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect our decision to ensure you, and then what terms. You do not need to tell us things that we already know or should know as an insurer or which reduces the risk to ensure you have the shooting until the time we enter into the contract. If you fail to disclose a matter or you make a false statement in answer to our questions, we may be able to decline a claim, impose new conditioning in your policy or avoid your policy entirely. Do you understand and agree with this Tim?

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

[9 minutes 34 seconds][Agent] : Perfect first question for yourself? Very simple. Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia.

[9 minutes 42 seconds][Customer] : Yep.

[9 minutes 43 seconds][Agent] : Perfect that. Does your work require you to go underground, Work at heights above 20 meters that that's below 40 meters, use explosives or travel to areas experiencing war or civil unrest or work offshore. One thing I did forget to mention, sorry, I do need to lay in a mental disorder, mental illness or redundancy covers or exclusions under this policy. So things like depression, anxiety, things along those lines aren't covered under the policy.

[9 minutes 55 seconds][Customer] : No, Yep.

[10 minutes 7 seconds][Agent] : OK, Tim, so just ask next here. How many hours do you currently work per week and permanent paid employment? I've got less than 15 hours, at least 15 hours, but less than 20 hours or 20 hours or more.

[10 minutes 19 seconds][Customer] : Yeah. 20 hours of more.

[10 minutes 21 seconds][Agent] : Do you have a second occupation that generates a taxable income?

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

[10 minutes 26 seconds][Agent] : Perfect. Have you ever been declared bankrupt or placed in receivership and voluntary liquidation or under administration? Are you A employed or B self-employed?

[10 minutes 33 seconds][Customer] : No health employed.

[10 minutes 38 seconds][Agent] : Have you been in your current business for at least 12 months?

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

[10 minutes 42 seconds][Agent] : Do you intend to change your current occupation the next 12 months?

[10 minutes 46 seconds][Customer] : No.

[10 minutes 47 seconds][Agent] : Perfect if you would become disabled and unable to work with your business. Continue to generate income for more than 60 days. The next section is just in relation to your height and weight. Just 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 heart weight ranges. Now, given that in mind, what is your exact height? So how tall are you?

[10 minutes 55 seconds][Customer] : No, I think I'm 173.

[11 minutes 21 seconds][Agent] : 173 centimeters? Yep. And what is your exact weight?

[11 minutes 27 seconds][Customer] : It's 85.

[11 minutes 29 seconds][Agent] : Kilograms.

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

[11 minutes 32 seconds][Agent] : And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Perfect. The next two questions here just in regards to the current pandemic. So it's just in the past 14 days have you been diagnosed with or suffer from any symptoms of COVID-19, EG cough, fever, shortness of breath, sore throat, runny nose, difficulty breathing, chest pain, unexplained fig aches and pains? And have you been in contact with someone who's suspected to have COVID-19 or has been diagnosed with COVID-19 in the last 14 days? Just an AIDS declaration next. So it's just 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 37 seconds][Customer] : No, no, no, no.

[12 minutes 15 seconds][Agent] : Do you work as or do you engage the services of a sex worker? Do you have definite plans to travel or reside outside of Australia so booked or will be booking travel within the next 12 months? Do you have existing income production cover?

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

[12 minutes 34 seconds][Agent] : Have you ever been declared say we're just up to the medical history that next year. So it's just have you ever had symptoms cells been diagnosed with or treated for or intend to seek medical advice to any of the following. So cancer tumor, mole or cyst, including skin cancer, sunspots, Melanoma or leukemia.

[12 minutes 55 seconds][Customer] : The sunspots? Yeah.

[12 minutes 57 seconds][Agent] : No problem, it'll just take me to some drop down questions here. So just firstly, uh, any melanomas yes or no? Any other forms skin cancer and or sunspots? So you said yes for sunspots. Umm, we your skin cancer and the sunspots cut out?

[13 minutes 3 seconds][Customer] : No, Yeah, I don't know. No, it was frozen.

[13 minutes 16 seconds][Agent] : No fair enough. No problem. So it's freezing, burning or skin creamy. Any treatment you received from removal of your skin cancer and the sunspots?

[13 minutes 25 seconds][Customer] : Yeah.

[13 minutes 25 seconds][Agent] : Perfect. Any other moles or cysts?

[13 minutes 34 seconds][Customer] : 9 Nope Nope.

[13 minutes 35 seconds][Agent] : Any any tumors, leukemia and any other forms of cancer perfect.

Have you ever had abnormal PSA tests for an enlarged prostate?

[13 minutes 43 seconds][Customer] : 9 Nope Nope.

[13 minutes 52 seconds][Agent] : Perfect uh, stroke, chest pain or heart conditions such as but not limited to heart attack and entrana or high blood pressure, high cholesterol, diet, condition or neurological symptoms such as dizziness or pain. Diabetes, raise blood sugar, impaired glucose or impaired fasting glucose.

[14 minutes 6 seconds][Customer] : 9 Nope.

[14 minutes 14 seconds][Agent] : Hepatitis or any disorder of the liver, stomach, BALCO, bladder or pancreas. Epilepsy, emotional disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or process inside the depression or stress requiring medical treatment or any other mental health disorder. Any illegal drug use, abuse of prescription medication, or receive medical advice or counseling for alcohol consumption.

[14 minutes 19 seconds][Customer] : No, Nope, No, Nope.

[14 minutes 42 seconds][Agent] : Disorder after the kidney or bottle.

[14 minutes 45 seconds][Customer] : No, Nope.

[14 minutes 46 seconds][Agent] : Blood disorder, disease and asthma or other respiratory disorder, excluding childhood asthma and back or neck pain or disorder.

[14 minutes 53 seconds][Customer] : No, Nope.

[14 minutes 57 seconds][Agent] : Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. General muscle pain, Ligament injuries including replacement or reconstructive surgery.

[15 minutes 3 seconds][Customer] : Nope, just two knee reconstructions. A long time ago.

[15 minutes 15 seconds][Agent] : No problem. It'll take me through some drop down questions here.

So just ask, uh, have you had any of the following? So tendonitis, elbow pain, shoulder pain, hip pain, knee pain, replacement reconstructive surgery. And you said you've had two knee reconstructions, So both knees. Yeah, no problem. And when was this sorry? When did this

happen?

[15 minutes 29 seconds][Customer] : Yeah, my right knee would have been when I was 18.

[15 minutes 50 seconds][Agent] : Yep.

[15 minutes 49 seconds][Customer] : So how long ago that is?

[15 minutes 53 seconds][Agent] : So, uh, 23 years ago.

[15 minutes 57 seconds][Customer] : Yep. And the left knee was when I was 30.

[15 minutes 58 seconds][Agent] : Yep, 11 years ago, no problem. And if you have any symptoms since then? No problem. And did you do any physiotherapy or anything like that?

[16 minutes 14 seconds][Customer] : No, yeah.

[16 minutes 31 seconds][Agent] : Perfect. And did you have any time off work? So about one to two months, did you say no problem and what's the what is the degree of your recovery? 100% perfect.

[16 minutes 28 seconds][Customer] : After, yeah, I think it was, yeah, about a month or two, Yeah, I can't remember, but yeah, yeah, 100%, Yep. No.

[17 minutes 2 seconds][Agent] : Next question here are osteoporosis, osteopenia, any defective to hearing assault other than which is corrected by glasses or contact lenses? And then 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 of any medical tests or investigations? And other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? And other than what you've already told me about, have you ever, during the working career required more than two consecutive weeks of work to illness, surgery?

[17 minutes 12 seconds][Customer] : Nope, Nope, Nope.

[17 minutes 45 seconds][Agent] : Uh, just three questions to go next to our family history. So it's a medium family only. So brother, sister, mother, father, just, uh, to the best of your knowledge, have any of your medium family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? And to the best of your knowledge, have any of your medium family suffer from cancer, heart condition, stroke or other heritage disease prior

to the age of 60? And then just one last question for yourself. Searches other than one off events, gift certificates or vouchers, do you engage in or intend to engage in any of the following? So aviation other than as a fair paying customer to recognized airline, motor racing, parachuting, mountaineering, ABS sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity.

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

[18 minutes 36 seconds][Agent] : Perfect. I'll get this sent off there. It should just take a moment to come back. I'll let you know what we do for you if it does come back approved. Tim.

[18 minutes 51 seconds][Customer] : Yep.

[18 minutes 46 seconds][Agent] : What we do is we organize to have all the policy documents sent out to you today so you can sit down, go through all, make sure it's going to be the right fit for yourself and get an e-mail copy of the documents within the next hour and a post cover within two to five business days. We cover you while you're looking through the documents, being not required to make any payments today. Instead what we do is we that you select the payment date in the future you're comfortable and happy with and then you get a 30 day cooling off. On top of that date just in case there's a change of mind. OK, I'll double check.

[19 minutes 15 seconds][Customer] : OK, yeah, that's alright.

[19 minutes 16 seconds][Agent] : I've got your e-mail address correctlysoivegotitasuhcolesgloss@optusnet.com dot AU and I'll grab your postal address as well. What was your post code? That's what type of was it Perfect. And just the street number name there.

[19 minutes 29 seconds][Customer] : 253 Oh, dapto 16 Glengarry way.

[19 minutes 43 seconds][Agent] : Perfect. Sorry, Gwen.

[19 minutes 45 seconds][Customer] : Well, it's in, Yeah. There's a different mailing address. So the mailing address is PO Box 676.

[19 minutes 49 seconds][Agent] : Yeah, sorry, One second SA, same as is the PO Box in dapter, Sorry.

[20 minutes][Customer] : Yeah.

[20 minutes 1 seconds][Agent] : And it was PO Box 676, Yeah. PO Box 676, Dapter, Yeah.

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

[20 minutes 12 seconds][Agent] : I don't send the documents out there and this has come back, it does necessarily to be referred off to our underwriter just so someone can manually look over it. Just in regards to the, umm, knee injury, umm, the knee reconstruction, because I've had to manually type those in because they were so long ago. Someone just has to manually look over and make sure it isn't something serious that I've written there.

[20 minutes 31 seconds][Customer] : Yep.

[20 minutes 30 seconds][Agent] : Umm, I will let you know. To be honest in what can happen is they may exclude the names from future claims just because you've already have reconstructions on them.

[20 minutes 41 seconds][Customer] : Yeah, it's fine.

[20 minutes 39 seconds][Agent] : OK, but we won't know. We won't actually know until they come back with that. Umm, we still follow the exact same process. But so as I said, we don't click any payments that we do link with the preferred payment method. So what's easiest for you to note down? I can either do a BSP and accountable or a Visa or MasterCard.

[21 minutes][Customer] : Yeah, MasterCard.

[21 minutes 1 seconds][Agent] : No problem, I'll just let you know. Team, just for security purposes while attending your card details the call recording. We'll stop and recommence after we've clicked your detail. The. None. Just please be advised the call recording is now Zoom for quality and monitoring purposes for the first payment date carry. Let me know if this doesn't work for you, but as a business we do generally collect the payment within the next 7 days. Is there a day in the next 7 days that's suitable for yourself?

[22 minutes 37 seconds][Customer] : Or whenever? Whenever it comes out. So it's 85. Is that right for the month?

[22 minutes 41 seconds][Agent] : Yeah, that's correct.

[22 minutes 42 seconds][Customer] : Yeah.

[22 minutes 42 seconds][Agent] : Yeah, \$85.01 a fortnightly there.

[22 minutes 46 seconds][Customer] : Yeah. Fortnightly. OK.

[22 minutes 47 seconds][Agent] : Yeah.

[22 minutes 47 seconds][Customer] : Yep. No worries.

[22 minutes 48 seconds][Agent] : So I can't actually select the day for you, so I need you to select the day. Sorry that you prefer to come out yet.

[22 minutes 52 seconds][Customer] : Oh yes, they'll do it on the Thursday.

[22 minutes 56 seconds][Agent] : Perfect. I'll go for the first day there. Is it it? Would you prefer me to do Thursday this week or Thursday next week? Just because we, we're still waiting to hear back from the underwriter.

[23 minutes 7 seconds][Customer] : Yeah. Thursday, next week.

[23 minutes 7 seconds][Agent] : It'll probably be tomorrow that they come back. Yeah, no problem.

[23 minutes 10 seconds][Customer] : Thursday next week.

[23 minutes 11 seconds][Agent] : Perfect. Umm, perfect. Then I'll just confirm both of you have heard everything. Yeah, you've had it on speaker phone the entire time, correct?

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

[23 minutes 19 seconds][Agent] : Perfect. All right, now Tim, the last thing I have to do is just read you through the final terms and conditions just to make sure we're on the same page about everything. It is a little bit lengthy, so just try and bear with me. I'll let you know with the coverage as well. Just please be aware that your premium is step, which means it would generally increase each as an age. This policy also has an automatic indexation. So the policies that the the level of covers designed to go up by 5% each year to counteract inflation and there's an increase in premium based on that. However, if you want to opt out of those increases each year, you just have to let us know.

[23 minutes 51 seconds][Customer] : OK.

[23 minutes 49 seconds][Agent] : OK, perfect. Now this just reads Tim, just please that our calls are recorded. Thank you. Tim Dickinson, it is important to understand the following information. I'll ask

for your agreement to these terms that ending your policy will not be enforced unless you could do these terms in full. Real income protection coverage issued by Hanover Library of Australasia limited to more of that to us, Hanover. Hanover has an arrangement with Greenstone Financial Services you know will refer to as GFS, to issue and arrange real income protection cover policies on its behalf. Your answers to the application questions and any related difference on the basis of your contract of insurance and Hanover relies upon the accuracy of the information you provided when assessing the application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty of disclosure?

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

[24 minutes 36 seconds][Agent] : Effort to remain from time to time provide office 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 if this is any time by contacting us. The accepted cover pay provides the following insurance cover 13 dickets and a monthly amount in short of \$5000 with a waiting period of 30 days. In a benefit period of TW 24 months. The monthly income benefit paid only that's the claim may be less than a monthly amount in shortage. Your income benefit is limited to 75% of the average monthly income of any 12 consecutive months during the two years before you suffer disabled sickness or injury. Your income benefit can also be reduced if you receive payments from other sources. Your total premium for your first year of coverage \$85.01 per fortnight. Your premium is a step premium which means it will be calculated at each policy and investment which generally increase. Age sum insured will also increase automatically about 5% each year and you can opt out of this each year. Included in the cost is an amount payable by handover to GFS of up to 67% of premiums. Your premium will be debited from your credit card, which will authorized debit for have provided to us a full explanation of the benefits provided under your policy and exclusions which apply to those benefits instead of in the product statement. The policy documentation PDS officially will be sent to you within 5 working days and if you have provided us with an e-mail address your policy documentation, we'll also e-mail to you today. You should carefully consider these documents to

ensure the program meets your needs. You have a 30 day cooling off per June which you may cancel your policy in any premium you have paid or refunded in full unless you have lodged a claim. If you're placing system policy with this cover, I recommend you do not cancel that policy until you have received and feed our policy in full. There are risks associated with replacing policies as your new policy may not be identified system cover and there may be other issues you consider depending in circumstances. Finally, we have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. And just two final questions here for you, 10 minutes. Just do you understand and agree with the declaration? I've just read you and other than the information I'm sending out, would you like any other information about the insurance now or would you like me to read any part of the PDS to you?

[26 minutes 35 seconds][Customer] : Yes, no, that's fine.

[26 minutes 46 seconds][Agent] : Perfect. I'll get this sent off then, uh, if it does come back fully approved with no changes, is it OK if I just accept your behalf and just leave your voicemail to confirm with you once it's finalized?

[26 minutes 57 seconds][Customer] : Yep.

[26 minutes 58 seconds][Agent] : Perfect. If there is any changes, like as I said, they may exclude the name, possibly because it was a, even though it was so long ago. Umm, I will have to have, I will obviously have to speak to you just to let you know.

[27 minutes 11 seconds][Customer] : OK, no worries.

[27 minutes 9 seconds][Agent] : OK, Tim and I'll, I'll just double check the best contact number to reach you on. It's just 0418253436.

[27 minutes 19 seconds][Customer] : Yeah, that'll get my wire. I'm trying to speak to me direct.

[27 minutes 22 seconds][Agent] : Yeah, yeah. Yep.

[27 minutes 25 seconds][Customer] : It's 04124299 02.

[27 minutes 33 seconds][Agent] : Perfect. All right, well, I'll give you a call back, uh, as soon as the underwriter comes back. Usually they take about two hours, umm, because it is late on late, late in the afternoon already.

[27 minutes 46 seconds][Customer] : OK, Thank you.

[27 minutes 41 seconds][Agent] : It'll probably tomorrow morning that they come back and I'll give you a call as soon as they do OK, Tim, all right, perfect. Thanks very much, Tim, and thanks very much for your time as well, Kerry. You guys both have a lovely day.

[27 minutes 53 seconds][Customer] : Thank you. Bye.

[27 minutes 53 seconds][Agent] : Thanks. Bye.