

[2 seconds][Agent] : Hi, Malia. Francis here from Real Insurance. How are you today?

[6 seconds][Customer] : I'm good, Thank you.

[7 seconds][Agent] : Excellent, Good to hear, Malia. My colleague Claudia, put your details through to us here. I'll work in the new policy department.

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

[16 seconds][Agent] : Like I said, Francis from Real Insurance, she's mentioned that you were looking at retaking out life insurance again, so I'll run you through those options available. Can you just confirm your name and date of birth again, please?

[29 seconds][Customer] : OK. Maria Cardano, 29965.

[33 seconds][Agent] : Thanks, Amalia. And you are of course a female and an Australian resident as well.

[38 seconds][Customer] : Yes.

[39 seconds][Agent] : Thank you. Now Amalia, just Please note all calls are recorded. Any advice or providers general in nature and may be said, what's your situation now? What I'll do there Amalia, to get the formalities out of the way. I'll just reconfirm your other details and files. So just bear with us a quick moment, OK, Thank you. Now your, your e-mail we have is Amalia uhcadano1851@gmail.com.

[57 seconds][Customer] : Yep, Yep, that's correct.

[1 minutes 4 seconds][Agent] : That's still current the add 4, your best numbers, the 0451812165.

[1 minutes 12 seconds][Customer] : Yep, that's correct.

[1 minutes 14 seconds][Agent] : And are you still over at 4 is Wolseley, uh, Court in Annandale, Queensland, 4814?

[1 minutes 20 seconds][Customer] : Yep, that's correct.

[1 minutes 22 seconds][Agent] : And that's the same as your postal address as well. Beautiful. Now, Amalia, I can see here that you've had policies with us in the past, but for whatever reason they've lapsed. And you also have their funeral insurance at this stage as well.

[1 minutes 24 seconds][Customer] : Yes, Yep.

[1 minutes 37 seconds][Agent] : If I may ask there, what's got you revisiting life insurance for yourself at this stage?

[1 minutes 44 seconds][Customer] : Oh, no, because I, you know, if you can see, I have that life insurance for a long time because only that certain events have happened that my sister passed away.

[1 minutes 54 seconds][Agent] : I'm so sorry to hear that.

[1 minutes 55 seconds][Customer] : You know, that's why, you know, I went back home and I was, you know, my deny was really very bad that I was not able to meet the, the payment. But now I'm back on track again, you know, working. Yeah. So that's why.

[2 minutes 6 seconds][Agent] : Uh, and that's so good to hear important thing, right? I guess it's good to hear that, that you're back on track there.

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

[2 minutes 17 seconds][Agent] : Umm, and I guess Amalia, umm, the reason so, So what you're saying is that you've had in the past a few times you've wanted to have it, but due to financial strength at that time, you weren't able able to continue with it. But yeah, you're in a better position to take it out again. OK.

[2 minutes 29 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[2 minutes 34 seconds][Agent] : And the reason that you're needing Amalia?

[2 minutes 35 seconds][Customer] : Because I'm not just, Yep, sorry, I know it's only, but yeah, I had this like a long time ago and that it's only just when something financially happened, that was the time that I was in the payment and able to pay it, you know?

[2 minutes 38 seconds][Agent] : Yep, fair enough. Fair enough. And the reason that you are still needing life insurance at this stage, Amalia, do you have children that you believe in that are you married? Like what's your situation there? Yep, Yep.

[3 minutes 3 seconds][Customer] : No, I'm a single separated, I mean, and I got three kids.

[3 minutes 8 seconds][Agent] : Oh, beautiful.

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

[3 minutes 9 seconds][Agent] : So this would be going to your three kids and if something did happen to you, OK, no worries. Let's bring it up for yourself then. So just give us a quick moment, OK? Now, Amalia with yourself, can I also please confirm, have you had a cigarette in the last 12 months?

[3 minutes 27 seconds][Customer] : Never, never smoke.

[3 minutes 29 seconds][Agent] : Beautiful.

[3 minutes 29 seconds][Customer] : Never drink.

[3 minutes 31 seconds][Agent] : That's all good. So let me bring that up for you and Amalia, you would be eligible to apply anywhere from \$100,000 and then I'll let you know what the maximum amount is that you can apply for. So just bear with me. OK, There we go. Yes, so anywhere from \$100,000 Amalia and you can get all the way up to it shows \$300,000. So how much do you think you would need for yourself at this stage? Oh, sorry, 500. So from 100,000 up to 500,000, how much do you think you would like to leave for your three kids at this stage?

[4 minutes 2 seconds][Customer] : OK, So just only talk to the maximum of 500,000.

[4 minutes 13 seconds][Agent] : 500,000 is the maximum amount that you can actually take out at this stage.

[4 minutes 17 seconds][Customer] : Yep. Yep. That's it. Yeah. Yeah, I think that's the ha, I had the last one. Yep.

[4 minutes 21 seconds][Agent] : OK, so let's bring it up for that amount there, Amelia for the 500,000. And then what I'll do is I'll let you know how the policy works and basically what the benefits are for you as well. Uh, and then if you need to look at any other amounts, please let us know because we wanna ensure that we're trying to help find something that, that you're comfortable with based on suitability and affordability as well. OK, now letting you know that money is that I specialize in real life and income protection insurance. So if you do have any questions along the way, just let me know and I can address that for you as well.

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

[4 minutes 55 seconds][Agent] : Umm, but with our life insurance, uh, Amalia, I can let you know that

it does also include a \$10,000 advance payment to help pay for like finals expenses as well. Uh, in addition, there's also a term ill advance payment for you. So what this means is that if you were diagnosed with 12 months or less to live by a medical practitioner, then we would actually pay you the amount in full to yourself while you're still alive and living. OK, Yeah, to check your eligibility here, Amalia, you may recall that the last time you may have gone through health and lifestyle questions to see if you can get approved.

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

[5 minutes 34 seconds][Agent] : OK. And this and that's what we do at the moment as well. What we do is we take you through those health and livestock questions and letting you know that if you are accepted and once you decide to commence the policy, you will be covered immediately for death due to any calls noting that the only thing not covered is source light in the 1st 13 months.

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

[5 minutes 55 seconds][Agent] : OK, does all that make sense so far?

[5 minutes 58 seconds][Customer] : Yeah.

[5 minutes 59 seconds][Agent] : OK, beautiful. Now to wrap things up. I'll let you have the last few things here, Amalia. Then we'll go through the pricing options. So just give us a quick second. OK, so the last things to let you know there is that you may well be aware of this, that your premium is stepped, which means it would generally increase HEHEH. Umm. In addition, this policy has automatic indexation, which means each your sum insured will increase by 5% with associated increases in premium. And of course, you can opt out of this automatic indexation each year. Now if you need to, uh, you can also find information about our premium structure on our website as well. And what I'll do there, Amala, is I'm gonna let you know what the premium is for now and the following year as well for you, OK?

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

[6 minutes 49 seconds][Agent] : Now, I can let you know there as well that given that you have our funeral insurance already, out of courtesy to yourself, Amalia letting you know that if you are replacing an existing policy, we recommend that you do not cancel until your application has been

approved and you have reviewed this policy in as it might not be identical to your existing cover. And of course, noting that you should also consider the benefits that may not apply or waiting periods that may start again for you as well. OK, now Amalia for \$500,000 being one for that. These prices are indicative subject to approval. That would work out for you at \$156.98 per fortnight every two weeks there for you.

[7 minutes 6 seconds][Customer] : Yep, Yep, Yep.

[7 minutes 35 seconds][Agent] : And then it's basically that as an indication if you made changes to the policy of premium next year will be \$188.41 per fortnight and then your level of cover would have also increased to \$525,000 for you as well. OK. Now, would you like to look at a lower emit or do you feel that \$500,000 would be suitable for you?

[7 minutes 53 seconds][Customer] : OK, no, the 500,000 will be fine.

[8 minutes 4 seconds][Agent] : OK, so let's take you through the application then. Amalia, I'm just having to get some notes here just from your previous applications just to see basically if there's anything that that that that we need to be aware of. So just give us a quick moment. OK. Thanks, Amalia. And just out of interest, you said you went home. What? What, what country are you from?

[8 minutes 18 seconds][Customer] : OK, I'm from the Philippines.

[8 minutes 27 seconds][Agent] : Oh, me too.

[8 minutes 29 seconds][Customer] : Really.

[8 minutes 30 seconds][Agent] : Yeah.

[8 minutes 29 seconds][Customer] : You doesn't you?

[8 minutes 30 seconds][Agent] : Yeah, I was actually born in Santa Mesa.

[8 minutes 32 seconds][Customer] : Doesn't sound like Telepino. Pardon.

[8 minutes 34 seconds][Agent] : Yeah. Yeah, I was actually born in something Mesa, in Manila.

[8 minutes 39 seconds][Customer] : Oh, me too.

[8 minutes 40 seconds][Agent] : Oh, really? Yeah. My father's from there.

[8 minutes 41 seconds][Customer] : Where was there?

[8 minutes 42 seconds][Agent] : My father's. Yeah, My father's passed away now. I've been here for

40 years. I'm 43. I came here when I was three years old. That's why I. Yeah. Very Australian at the moment.

[8 minutes 52 seconds][Customer] : Oh, yeah, Yeah, you don't.

[8 minutes 58 seconds][Agent] : Yeah, but my mum's from, umm, to be honest, I'm not too familiar with the exact areas. Umm, Oh, wow. Yeah, yes, I was born because my father grew up there in Santa Mesa.

[8 minutes 56 seconds][Customer] : Yeah, definitely right in Santa Monica, if you don't mind, because I also born there in Santa Monica, Yes.

[9 minutes 11 seconds][Agent] : Umm, you know where the SMS Edza, the, the house was literally 7 or 8 minutes from there. I don't know the exact suburb, to be honest, because it's been like, I'm not too familiar with the area, but my mom's from this year in the cabinet, umm, in cabinet time.

[9 minutes 20 seconds][Customer] : Oh, Cabana Turana. OK.

[9 minutes 29 seconds][Agent] : Yeah. So that's where my mom is from. Yeah.

[9 minutes 29 seconds][Customer] : Oh, more world.

[9 minutes 31 seconds][Agent] : So but I used to go back, my wife from the Philippines. Yeah, I used to go back every three to four months before COVID came. So yeah.

[9 minutes 38 seconds][Customer] : Yeah.

[9 minutes 39 seconds][Agent] : So. Oh, interesting.

[9 minutes 39 seconds][Customer] : I haven't been back since since 15 years ago.

[9 minutes 44 seconds][Agent] : Oh, wow. It's certainly been a while.

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

[9 minutes 47 seconds][Agent] : So that that's all good. Look, what I'll do for you software Amana is I'm going to bring up the application here now. Umm, I'm just looking through the notes because it shows here that that one time in February of 2015, uh, I see that you took out the policy in March, but looks like that for whatever reason, uh, it got declined in February, maybe because you had something outstanding at the time, but there's no note in showing on the thing. So what I'll do is I'll take you through the application nonetheless, and then, OK, there we go. And then if it gets

approved this time around, then we'll get yourself covered.

[10 minutes 25 seconds][Customer] : OK. Thank you.

[10 minutes 24 seconds][Agent] : OK, That's all right, Malay. Let me bring that up for you. OK, So before we get started on the application, I'm just going to read you these two paragraphs here, which basically states that when I ask you these questions, if you could please answer honestly and correctly for me. Uh, and then when I do ask you these questions, Amalia, uh, if you could allow me to ask each question in full, then when the question is complete, I'll prompt you to respond with a yes or no answer after each question.

[10 minutes 43 seconds][Customer] : Yeah, yeah.

[10 minutes 57 seconds][Agent] : OK, thank you. So bear with me for one minute and this reads again, Amalia, please be aware all calls are recorded for quality monitoring purposes. And again, noting any advice of the providers general in nature may not be suitable to your situation. 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 handling claims. Our privacy policy tells you more, including how to access them, correct your information and lodge complaints about breach to 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 that you understand each question I ask you and that you provide honest, accurate and complete answers. You need to ask each question in full, even if you have provided some information to us in any early 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 Amalia, to confirm that, do you understand and agree to your duty, yes or no?

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

[12 minutes 14 seconds][Agent] : Thank you. Now, the first question is in relation to COVID-19 and it does rate. 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? Yes or no?

[12 minutes 31 seconds][Customer] : No.

[12 minutes 33 seconds][Agent] : Thank you. Now we can start the map application here. Now Amalia, so the first question reads for you, are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia, yes or no?

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

[12 minutes 49 seconds][Agent] : Now with your current work there Amalia, does your work require you to go underground? Worker heights above 20 meters by the depths below 40 meters, Use explosives or travel to areas experiencing war or civil unrest or work offshore yes or no?

[13 minutes 6 seconds][Customer] : No.

[13 minutes 8 seconds][Agent] : Now 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 H 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 Amelia, how tall are you or what is your exact height in centimeters or feet and inches please?

[13 minutes 31 seconds][Customer] : What do you call that? 5 feet.

[13 minutes 35 seconds][Agent] : Yep. So exactly 5 feet.

[13 minutes 38 seconds][Customer] : Yeah. 55.1, something like that. Five one. Yeah. Yeah. 5 feet. Just five feet.

[13 minutes 42 seconds][Agent] : Oh, so in, in terms of OK, so the last let me check you'd be confident with exactly 5 foot, is that correct?

[13 minutes 51 seconds][Customer] : Yeah.

[13 minutes 52 seconds][Agent] : OK. And with your current weight, what is your exact weight in kilograms? Tons of pounds, please.

[13 minutes 58 seconds][Customer] : 59 kilograms.

[14 minutes][Agent] : That's 59 KGS.

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

[14 minutes 4 seconds][Agent] : Beautiful. Thank you. Now the next question Amalia just asks, have you experienced any unexplained weight loss of more than 5 KGS in the last 12 months? Yes or no to the best of your knowledge? Are you infected with or are you in the high risk category for contracting HIV which causes AIDS? Yes or no? And do you have different place to travel or reside outside of Australia IA booked or will be booking travel within the next 12 months? Yes or no? And do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5,000,000? Yes or no? And Amalia, we're confirming again. Have you had a cigarette in the last 12 months? Yes or no?

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

[14 minutes 53 seconds][Agent] : Thank you. So we're up to the health partner, Amalia. Nearly halfway done this section here. I'm going to ask you one question at the start. That one question applies to all the conditions that are referred to. Then again, I will ask you to respond with a yes or no after each lot.

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

[15 minutes 10 seconds][Agent] : OK, so the question reads for you, have you ever had symptoms of being diagnosed with or treated for or intent to seek medical advice for any of the following? Now the first one reads cancer, trauma, molar cysts, including skin cancer, sunspots, Melanoma or leukaemia. Yes or no? Have you ever had an abnormal cervical Smee? Yes or no. Stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure. Yes or no. High cholesterol, forward condition or neurological symptoms such as dizziness or fainting. Yes or no.

[15 minutes 32 seconds][Customer] : No, no, no, no.

[15 minutes 55 seconds][Agent] : So they use rise blood sugar, impaired glucose tolerance or impaired fasting glucose, yes or no?

[16 minutes 1 seconds][Customer] : Yes. Diabetes type 2.

[16 minutes 4 seconds][Agent] : OK, so in that case, what I'll do is I'll put it yesterday for you and it's now asking type one or type 2 diabetes.

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

[16 minutes 10 seconds][Agent] : And I'll put it yesterday given the type 2 diabetes, OK Umm, And the next one there, Amalia, it's asking is have you had any complications of your diabetes, including the following diabetic coma, neuropathy, kidney disease, excluding kidney stones, retinopathy or vascular disease, Yes or no? And it's now asking is it type one, yes or no?

[16 minutes 29 seconds][Customer] : No, No.

[16 minutes 37 seconds][Agent] : And then is it type 2, yes or no?

[16 minutes 40 seconds][Customer] : Yes.

[16 minutes 41 seconds][Agent] : And now in regards to that, have you also been diagnosed with high blood pressure or high cholesterol? Yes or no?

[16 minutes 48 seconds][Customer] : No.

[16 minutes 50 seconds][Agent] : And we talked by your doctor that your blood pressure has returned within normal range the last time that you had it checked. Yes or no?

[16 minutes 58 seconds][Customer] : Yes.

[17 minutes][Agent] : OK, that's fine. So now moving forward, Amalia, it's asking about hepatitis or any disorder of the liver, stomach, dial, gallbladder or pancreas. Yes or no. Epilepsy mentioned the wrong disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Yes or no. Anxiety, depression or stress required medical treatment or any other mental health disorder. Yes or no. Any illegal drug use, abusive prescription medication or received medical advice or counseling for alcohol consumption, yes. Honor. Disorder of the kidney or blood. Yes. Honor. Blood disorder or disease. Yes. Honor. Asthma or other respiratory disorder, excluding childhood asthma, yes. Honor.

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

[17 minutes 50 seconds][Agent] : Beautiful. So we've nearly done Amalia. We're at the back end of the application. So this next question, it refers to the past three years. And just to let you know, for any conditions like the diabetes that you've told us about already, you don't need to tell us about that again. OK. So other than what you have already told me about in the past three years, have you sought medical advice or treatment by medical practitioner specialists or are you awaiting results for

any medical tests or investigations such as but not limited to and surgeries, X-ray scans, blood tests or biopsy, yes or no?

[18 minutes 6 seconds][Customer] : OK, yes, I got because I broke my wrist, so I had surgery on my wrist.

[18 minutes 34 seconds][Agent] : OK. So in that case, I'll put a yes there for you. And I was going to ask what condition required the medical examination or advice.

[18 minutes 41 seconds][Customer] : OK.

[18 minutes 41 seconds][Agent] : So that was due to your your wrist joint in that regard.

[18 minutes 48 seconds][Customer] : Yep.

[18 minutes 45 seconds][Agent] : So we can actually put that through as joint problems in this case for your wrist treating surgery, is that correct?

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

[18 minutes 53 seconds][Agent] : OK, so that's fine. That's on the list here anyway, So we don't need to get anything further. Now the next question, Amalia, it reads other than what you have already told me about, are you contemplating seeking medical advice for any symptoms, your current expression within the next two weeks, yes or no? And 3rd last question and we're done for today. To the best of your knowledge, have any of your immediate family, living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyposis? Yes, honor. And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other heritage disease prior to age 60?

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

[19 minutes 38 seconds][Agent] : Yes, Honor, perfect. And the last question and we're done for today, Amalia, it's now just asking other than one off events, gift certificate 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, mansioneering up sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity? Yes or no? Beautiful. So let me submit that here for yourself, Amalia. That'll come back within just about 1015 seconds. Letting us

say if you've been approved and to see if there's been any advocate exclusions or if there's been any changes to anything as well.

[20 minutes 8 seconds][Customer] : No, OK, yes.

[20 minutes 22 seconds][Agent] : OK, thank you. OK, here we go. So Molly, there's three things I need to let you know here. So first of all, the great news is that your application is approved. Umm, so you've been fully approved for the life insurance. The other great news is that there was no ad exclusions for you as well. The only other thing I do need to let you know is that I need to advise that the premium has risen and the reason for that, Amaia, is due to your type 2 diabetes. And the question about the diabetes in your application, the premium has changed, OK? So I'll let you know what that new premium is now, Amalia. And what we can then do is if you feel that it's still suitable, then great. But if it's not, then we can make adjustments to the level of cover so that we can ensure that we're finding something that you're still comfortable with based on suitability and affordability, of course.

[20 minutes 59 seconds][Customer] : OK, OK.

[21 minutes 18 seconds][Agent] : OK, Now if you want to look at the \$500,000 a month, which you still can do because you've been fully approved, that new premium works out for you at \$334.67 per fortnight or what? Yeah, it's \$334.67 due to the type 2 diabetes, uh, your disclosure on your application.

[21 minutes 32 seconds][Customer] : 3 address, yeah.

[21 minutes 40 seconds][Agent] : However, what we can do, Amalia, is so that if you wanted to, we can bring it back down to roughly where it was before and we can play around with the levels of cover so that we can still find something that you're still comfortable with. So would you like to look at any other amounts there at this stage?

[21 minutes 57 seconds][Customer] : Yes, please. Yeah. 250, fifty 300. Goodness me.

[21 minutes 58 seconds][Agent] : Yeah, yeah, I just, it's because of generally the risk that's involved with, you know, having type 2 diabetes. Look, I'm diabetic myself.

[22 minutes 10 seconds][Customer] : Yeah.

[22 minutes 9 seconds][Agent] : Uh, Amalia, umm, I've been diabetic for about 3-4 years and I know what you're saying, right? Umm, but I guess at the end of the day, it's more so, like I said, umm, those risk factors, I guess, you know, that's involved with, umm, having that type of condition. That's why there was that loading applied, uh, specifically for that type 2 diabetes.

[22 minutes 27 seconds][Customer] : OK.

[22 minutes 26 seconds][Agent] : OK, now what we can do that money is I'm just playing around with the prices for you.

[22 minutes 28 seconds][Customer] : Yeah, yeah.

[22 minutes 32 seconds][Agent] : Umm, if we were to bring it down to about the halfway mark, umm, at about just say 250,000, I'm just going to submit it here to see what that would come to.

[22 minutes 41 seconds][Customer] : Yeah, OK.

[22 minutes 41 seconds][Agent] : And then in the future, what I can let you know is that if you're in a position again to maybe look at more or less cover moving forward, the money subject to eligibility, then you can actually apply to increase or decrease accordingly in the future as well. OK. So if you need to so, but if you were to bring that down to about the halfway mark at the end of the day, it's you know, it's \$250,000 for that piece of mind for your three kids there. Let me have a look here for you. Yes. And then that would reduce that premium down to \$167.33 per Fort not for you.

[22 minutes 56 seconds][Customer] : OK, Yeah, OK. How about if it goes on the 300,000?

[23 minutes 23 seconds][Agent] : Yeah, Let me just resubmit it for 300,000 Amalia. And then if you're comfortable with that amount, then basically we're happy to do that for you. So let me just resubmit it for 300,000. Give us about 15 seconds here. I was going to ask somebody how come you haven't been back home for for a long time.

[23 minutes 46 seconds][Customer] : Yeah.

[23 minutes 42 seconds][Agent] : It's not something that the interest you back going back to the Philippines or Oh, fair enough, fair enough. Yeah, sometimes, yeah, I used to always look for because my wife just got here two years ago from the Philippines, second marriage, umm because I'm, I'm separated and divorced from my first partner as well.

[23 minutes 47 seconds][Customer] : Because, you know, financially, you know, yeah, yeah.

[24 minutes 1 seconds][Agent] : Umm, and every time there.

[24 minutes 1 seconds][Customer] : It's hard to go back on without money, you know?

[24 minutes 4 seconds][Agent] : Yeah, I understand. Yeah. I used to always look for those strength fairs with specific, sometimes they had this like four, \$5500 a return. Umm, and I always look for those because I was going back about 3 * a year before, you know, so, but you know, what do you do? So yeah, what I've done here is I've changed the amount for you to 300,000. So just give us one second. It's just reloading here now. OK, yes. So that one there works at just over \$200 a fortnight. So it's \$280 per fortnight for the 300,000 dollar amount. So would that amount be more suitable there for you?

[24 minutes 46 seconds][Customer] : Did you say 280?

[24 minutes 48 seconds][Agent] : All right, \$200.80.

[24 minutes 51 seconds][Customer] : Yeah, yeah, that's fine.

[24 minutes 53 seconds][Agent] : OK, so that may be suitable and affordable for you.

[24 minutes 52 seconds][Customer] : Yes, yeah, yeah.

[24 minutes 58 seconds][Agent] : OK, beautiful. So what I'll then do for yourself, Amalia, to have yourself covered. All we do is we read you a declaration and get your final details upon your acceptance, you'll be covered as of today. OK. And then basically we'll get the documents to you as a hard copy within the next three to five business days. And then the hard copy will follow within, within. Oh, sorry. We'll e-mail you the soft copy within about an hour or so. And then the hard copy will follow within three to five business days, including all your beneficiary forms as well.

[25 minutes 20 seconds][Customer] : Yes, yes, yes.

[25 minutes 32 seconds][Agent] : OK, now with your first payment there you can nominate your first payment date in the future to along with the payday if you wish. So if I could please ask that, what day would you like that first payment to come out?

[25 minutes 46 seconds][Customer] : Just give me a second. I'll just try to look the calendar.

[25 minutes 49 seconds][Agent] : Yeah, sure.

[25 minutes 53 seconds][Customer] : What's the date today, anytime, Friday 8th of November?

[26 minutes 2 seconds][Agent] : Yep. OK, let me just bring it to 8th of November. So I'm just checking one last thing here. And before you provide those other details there, Amalia, would you like to use a BSB and account number or a debit credit card, please?

[26 minutes 17 seconds][Customer] : Uh, BSB number.

[26 minutes 20 seconds][Agent] : OK. So just before you give me those details, just bear with me. I'm just checking one last thing here on your profile. Just the last one. It took out the policy just to make sure. OK, My apologies there. So it won't be too much longer than mine. I'm just checking one last thing here. OK?

[26 minutes 46 seconds][Customer] : MMM.

[26 minutes 48 seconds][Agent] : OK. Because yeah, because there's something mentioned your profile here because you've had your policy with us for some time before. OK, here it is. OK. Till the 3rd. OK, OK, that's fine. Yeah. So I can't see any other notes here that we need to be aware of them money regarding the other policy. So, but with regards to that, so we're doing for the 8th of November then each fortnight after four year. So with your bank account details there, is that a cheque or a savings account there? OK, beautiful. And I'll just have you confirm the name is just Amelia Cadana on the account, is that correct? Beautiful. So let's bring that up for you, OK. And when you're ready there, Amelia, can I have you please confirm your BSP number, please? Yep. Oh, perfect. And just the account number as well. Yep. Yep.

[27 minutes 53 seconds][Customer] : Saving yes BSB number is 112 879 469, 469 287.

[28 minutes 35 seconds][Agent] : Beautiful. And you're authorized to use that account, of course. Thank you. Now, before we let you go there today, Amalia, I'm just going to bring up the declaration. I'm going to put you on hold for about 30 seconds. And then when I finalize the declaration, you'll be covered from today. And then we'll let you go after that. OK. So give us about 30 seconds here. Won't be too long.

[28 minutes 38 seconds][Customer] : Yes, OK.

[28 minutes 55 seconds][Agent] : Thanks, Amalia. And Maya, thanks for that. So I've got it already

here for yourself now. So this final declaration and thank you for holding. This takes about two to three moments to read.

[29 minutes 52 seconds][Customer] : Yep.

[29 minutes 51 seconds][Agent] : Upon your acceptance, your policy will be in place. So you'll be covered as of today. And then we'll let you go after and then and then we'll be done.

[30 minutes][Customer] : Alright, OK.

[29 minutes 59 seconds][Agent] : OK, So this means the following for you. One second, my apologies, my leave. The computer just seems to be a bit slow today. Just I'm just trying to open up all the right things for you. OK, here we go. So this rates there. Thank you. Amalia Cadano, it is important you understand the following information. I will ask through agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Family life cover is issued by Hanover Life RA of Australia Ltd, whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I'll refer to as GFS trade as real insurance issue and arrange this insurance on its behalf. Hanover relies upon the accuracy of the information you provided when assessing the application. That includes information we initially collected from you to provide a quote. Hanover has set a target market determination for this product, which describes the top concerns this product is designed for. Our distribution practices are consistent this determination and you can send a copy on our website. I need to remind you of the duty to take reasonable care that you're great to. So Amalia, can you please confirm you have answered all of that questions in accordance with your duty, yes or no?

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

[31 minutes 16 seconds][Agent] : Thank you. In just a second-half now it reads. We may from time to time provide office to you via the communication methods that provide it to us in relation to other products and services by Green to respect duration. You consent to allow us to contact you for this purpose until you update. You can update this at any time by contacting us. The accepted cover pay is a lump sum benefit amount of and the Cardano receives \$300,000 in the events of life insurance. A benefit is not paid in the event of suicide. In the 1st 13 months of the policy for Amelia Cardano

Life Insurance loading was applied during the application process. By granting the speculation you agree to any non standard exclusions or loadings placed on your policy and you understand they will remain in place for like the policy. You may request for any of these alternative terms to be reviewed at any time by by calling us. Your premium for your first year of cover is \$200.80 per fortnight. Your premium is stepped, which means it will be calculated that each policy anniversary and would generally increase at your age. Your sum insured will also increase automatically by 5% each year and you cannot doubt this. Each year. Included in your premium is an amount payable to GFS of up to 65% to cover costs. Your premium will be doubled from your nominated bank account in the name of Amalia Kadana, which you are authorized to differ from and have provided UH to us. You may have raised the policy documentation. PBS and FSG will be mailed to you, and if you provide 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 meet your needs. You have a third day calling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lost a claim. There are risks associated with replacing policies as a new policy may not be identical to existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed that policy in full. We have a complaints process which you can access any time by contacting us. Full details are available online and in the documentation we are sending you and a reminder. We can also find information about our construction on our website. So to confirm, two final questions. Amalia, do you understand and agree with the declaration? Yes or no? And last of all, would you like any other information or would you like me to read any part of the PDS to you? Yes or no? OK, so by answering yes, Amalia, that means she has something else that you'd like to ask. Is there anything else you need to know as of right now?

[33 minutes 30 seconds][Customer] : Yes, yes, yeah. So with that regarding with that. So if ever that I was capable to to get the the amount higher, I can do that anytime.

[34 minutes 3 seconds][Agent] : So when that time comes in mind, you just give us a call here, our support team can run you through with that because it'll be an existing policy already.

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

[34 minutes 11 seconds][Agent] : So subject to what you're eligible for at that time, you can you can apply to increase or decrease if you need to.

[34 minutes 18 seconds][Customer] : OK, alright. Yep, that's fine.

[34 minutes 20 seconds][Agent] : OK, so I just need to ask you that last question again, Amelia. But if there's anything else, let me know now. But if there's nothing else, you can answer no to that last question if there's nothing else. So would you like any other information or would you like to read any part of the PDS to you? Yes or no?

[34 minutes 38 seconds][Customer] : No.

[34 minutes 39 seconds][Agent] : Beautiful. So congratulations, Amelia, that policy is now in place. You're covered as of right now for that \$300,000. We will send you the e-mail in the next hour or so. Please make sure that you do check your spam or junk file for the first time in case you haven't received an e-mail for us for some time.

[34 minutes 56 seconds][Customer] : Yep.

[34 minutes 55 seconds][Agent] : And then like I said, hard copy will follow, including all beneficial forms within the next three to five business days for you as well.

[35 minutes 3 seconds][Customer] : OK. Yep.

[35 minutes 2 seconds][Agent] : OK, so Amalia, thank you so much for your time today. If there's anything else we can do, please call us back. But if not, have a great day. Enjoy your weekend and I do walk you back to your life insurance.

[35 minutes 15 seconds][Customer] : Alright, just one question.

[35 minutes 17 seconds][Agent] : Yeah, sure.

[35 minutes 19 seconds][Customer] : That's that's my number, nothing to our reinsurance number. Is that 1-3 hundred 919033 reinsurance number?

[35 minutes 30 seconds][Agent] : Uh, to be honest, Amelia, even I can't confirm because we have a lot of numbers that we use on our websites, uh, for different advertising, our purposes. So if you called that number and it's going through to our support team, then I'm guessing that is one of the

support numbers there. I'm not too sure.

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

[35 minutes 47 seconds][Agent] : Umm, but when we get the information to your address there, I can let you know that basically, umm, you actually receive all the contact numbers directly for us. See if you need to as well.

[35 minutes 59 seconds][Customer] : Yeah, I think I just got this e-mail. I just received this e-mail just earlier.

[36 minutes 4 seconds][Agent] : Ah, fair enough. Oh, really?

[36 minutes 5 seconds][Customer] : I think that because I come in here because I ring this number. Yeah, because it got a refund. I don't know because they have a refund policy, so I really don't know. And because it said 2015 and 2016 and then when I ring this number, because I always talking to a real insurance and I I know I was talking here in Australia, I don't know. But when I ring this number from like an Indian accent and so noise in the background. And I know every time I ring real insurance, you guys the one asking my details and asking me That's correct. But this time it may be asking me all my details.

[36 minutes 21 seconds][Agent] : Ah, yeah, ah, yeah.

[36 minutes 49 seconds][Customer] : I already I just told them that all my details before I realized that oh, hang on, because when I said the BA the policy number and she said to me, oh, this is about your Toyota Camry and I don't Ivy, I cannot remember. I have a car insurance policy from the insurance.

[37 minutes 10 seconds][Agent] : So in that case, yeah. So look, if you jump onto our website in future that money, it'll have the direct numbers for our different departments on our website for you.

[37 minutes 19 seconds][Customer] : Yeah.

[37 minutes 19 seconds][Agent] : So if you're ever in doubt, just jump onto our website. And if you like, maybe just call us directly from the numbers that we have on our on our website just in case.

[37 minutes 29 seconds][Customer] : Yeah. And then what I did, I did another, I went to the to the website and did another number. And then then I ring that number, the guy answered the phone and

you already mentioned the same policy and it goes again.

[37 minutes 56 seconds][Agent] : Hmm. Ah, hmm.

[37 minutes 49 seconds][Customer] : Something went wrong there the guy the guy that answer rather than in an Indian accent because I I seen a lot of this in use of all this cover from India.

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

[38 minutes 1 seconds][Customer] : So yeah, I was scared because I already gave them all my details before I realized it was done.

[38 minutes 9 seconds][Agent] : Ah, fair enough. Fair enough.

[38 minutes 9 seconds][Customer] : But it was but the but the letter, the e-mail, because the the title of the e-mail is your policy refund.

[38 minutes 19 seconds][Agent] : Ah, OK, fair enough. Yeah, yeah.

[38 minutes 17 seconds][Customer] : But the that's some real insurance.

[38 minutes 22 seconds][Agent] : Look, if, if you, if you ever ring Amalia, yeah, like I said, just give us a call directly on our numbers from our website just to be on the safe side. Umm, because, yeah, because I'm not too sure you know where that e-mail come from because I work from, uh, in the, in the life department here.

[38 minutes 35 seconds][Customer] : Yes.

[38 minutes 35 seconds][Agent] : Uh, but just before you get Amalia, your only number you did confirm is the 0451812165. That's your only number.

[38 minutes 43 seconds][Customer] : Yeah, Yeah. That's only number. Yep.

[38 minutes 45 seconds][Agent] : OK, beautiful. But look, if there's anything else that you need moving forward, just feel free to give us a call just to make sure.

[38 minutes 51 seconds][Customer] : Alright, then. Thank you.

[38 minutes 50 seconds][Agent] : OK, That's all the best to you and thank you so much. And you have a great weekend coming up.

[38 minutes 58 seconds][Customer] : You too. Thanks a lot.

[39 minutes][Agent] : Thank you. Bye. Bye now.

[39 minutes 1 seconds][Customer] : Hello, Ma.

[39 minutes 3 seconds][Agent] : Bye bye.

[39 minutes 4 seconds][Customer] : Bye.