

[1 seconds][Agent] : Hi, Kayla.

[1 seconds][Customer] : Hey, Denny. Hello.

[2 seconds][Agent] : Hello.

[2 seconds][Customer] : How are you?

[3 seconds][Agent] : Sorry it took a little bit longer than the lady. Just kept talking.

[6 seconds][Customer] : Oh, that's all right. That's OK. No worries at all. They're still on hold, so that's all good.

[11 seconds][Agent] : OK.

[11 seconds][Customer] : I've got Lindsay as well as Leon Leonita. So you've been speaking with the wife now?

[19 seconds][Agent] : OK.

[16 seconds][Customer] : Lindsay's there today, and they want to get the policy organized today.

[19 seconds][Agent] : Yep. Perfect. Not a problem. Thanks so much for that.

[23 seconds][Customer] : That's OK. Let me know when you're ready.

[25 seconds][Agent] : Yeah, I'll just jump in. Wait too long. It's really slow.

[32 seconds][Customer] : Oh, good.

[33 seconds][Agent] : OK, here we go. OK. Yes. Perfect. Not a problem. Just drop them in when you're ready.

[39 seconds][Customer] : Thank you. 321.

[43 seconds][Agent] : Y'all from real insurance. How are you?

[46 seconds][Customer] : Good. How are you?

[48 seconds][Agent] : That's good.

[47 seconds][Customer] : Is this?

[48 seconds][Agent] : Yeah, really good. Thank you.

[48 seconds][Customer] : Is this Dennis?

[51 seconds][Agent] : So I believe you were speaking to Kayla. What was that?

[54 seconds][Customer] : Yeah. The license?

[57 seconds][Agent] : Yes, I have spoke to you about the quotes for your husband.

[1 minutes][Customer] : See. Yes.

[1 minutes 3 seconds][Agent] : Yep. Perfect. Not a problem at all. I'll go through the information here. So Please note all our calls are recorded. Any advice I provide is general in nature, may not be suitable to your situation. And now Lindsay there to go through the information with him today. OK, perfect. Thank you. OK, 150.

[1 minutes 17 seconds][Customer] : Yes, it's here now, but I would like to reduce the amount the, you know, the the offer maybe just like maybe one 5000 or 100.

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

[1 minutes 32 seconds][Customer] : Yeah, almost there.

[1 minutes 35 seconds][Agent] : Let's have a look here. So have you had a cigarette in the last 12 months? Just need to confirm again. Thank you. And.

[1 minutes 34 seconds][Customer] : No, no, no, never smoke smoking. I've never smoking. My what?

[1 minutes 49 seconds][Agent] : Oh, perfect. How are you, Lindsay?

[1 minutes 52 seconds][Customer] : Not too bad.

[1 minutes 53 seconds][Agent] : That's good. We'll go through the information. I'm not too sure if you heard this, Lindsay, but Please note all our calls are recorded. Any advice to provide you general in nature may not be suitable to your situation. Am I on loudspeaker?

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

[2 minutes 5 seconds][Agent] : Oh, perfect. All right, Lindsay, can I just get you to confirm your name and date of birth? Perfect. Thank you. And just with a yes or no response. Sorry. Have you had a cigarette in the last 12 months?

[2 minutes 11 seconds][Customer] : Lindsay Scott Baker, 5th of August 1971 No.

[2 minutes 23 seconds][Agent] : Great. Thank you. All right, now, when I was speaking to your wife, I did the quote on 200,000. I'll let you guys know what 150,000 and then 100,000 would be.

[2 minutes 35 seconds][Customer] : Sorry. Sorry. Bother you?

[2 minutes 39 seconds][Agent] : It's alright. And Lindsay, can I confirm you are a male Australian resident? Perfect, thank you. Alright, so if we drop the life insurance down to \$150,000, now we have the total and permanent disability on at 50,000.

[2 minutes 45 seconds][Customer] : Yes, yes, yes, I will keep that.

[2 minutes 58 seconds][Agent] : Are we keeping that on or are you wanting to take that off, keep that one on?

[3 minutes 5 seconds][Customer] : Yeah, yeah. How about a 100?

[3 minutes 5 seconds][Agent] : OK, so for 150,000 of life insurance and 50,000 of TPD, it is \$41.76 per fortnight, 100,000 Yep.

[3 minutes 20 seconds][Customer] : Sorry, sorry.

[3 minutes 20 seconds][Agent] : So 100,000 of you're right, 100,000 of life insurance and 50,000 of total and permanent disability.

[3 minutes 33 seconds][Customer] : UH-30 yeah, OK.

[3 minutes 27 seconds][Agent] : It then reduces it to \$33.63 per fortnight at 33.

[3 minutes 34 seconds][Customer] : I, I take that yeah.

[3 minutes 36 seconds][Agent] : Yeah, 333, Yeah, \$33.63 per fortnight.

[3 minutes 38 seconds][Customer] : O33O OK, That's that's for Fortnite. Yeah yeah. OK.

[3 minutes 45 seconds][Agent] : That's correct, yes.

[3 minutes 48 seconds][Customer] : It's, it's OK if I buy, uh, if I pay with my name and my card, Yeah, OK.

[3 minutes 55 seconds][Agent] : Yeah, we just need to go through the information with Lindsay and then we need to go through his questions and check his eligibility before we before we organise that. But then, yeah, just once I speak to him and we go through all the questions, I understand that you're wanting to pay for it all. So at the end, I'll just get you back on the phone, put your details in if he's approved, and then we'll read the declaration to Lindsay. OK.

[4 minutes 5 seconds][Customer] : OK, OK.

[4 minutes 21 seconds][Agent] : All right. Lindsay, you still there? All right, perfect. Now I'll go

through the information with you. If you have any questions at any time, please feel free to ask me as well.

[4 minutes 23 seconds][Customer] : Yep, OK.

[4 minutes 31 seconds][Agent] : Now, the levels of cover you can apply for, they range from \$100,000 up to \$750,000. Now I know you would have heard that, but I want to confirm, are you happy with \$100,000 of the life insurance for yourself?

[4 minutes 45 seconds][Customer] : Yes.

[4 minutes 46 seconds][Agent] : Thank you. So the life insurance on its own was \$16.26 per fortnight and then we have TPD included in there at \$50,000. So you can choose cover from \$50,000 up to 100,000. Now there is the quote there for \$50,000 of the total and permanent disability and it's \$17.37 per fortnight on its own. So that was a total fortnightly premium together of \$33.63. Is that OK with you Lindsay? Perfect. So with our life insurance, it is designed to provide financial protection for your loved ones. Now we need to a lump sum payment if you were to pass away. Now this could be used to help them pay a full mortgage, loans, maintain their lifestyle and any other costs involved in raising a family. So it is basically there to give it the Peace of Mind that if something happened to you, your family would have that financial security and you can nominate up to five beneficiaries to receive their nominated benefit amount.

[5 minutes 20 seconds][Customer] : Yes, OK.

[5 minutes 52 seconds][Agent] : Now to apply for cover, we just ask you some health and lifestyle questions over the phone to see if you are approved. If you are accepted and once you decide to commence the policy, you'll be covered immediately for death due to any cause. The only thing not covered is suicide in the 1st 13 months. In addition, there is a terminally ill advanced payment included in the cover. So if you were diagnosed with 12 months or less to leave by a medical practitioner, we'll pay your claim in full and the money could be used for medical costs, et cetera, to ensure that you receive the best care possible. And then we also include a \$10,000 advance payment to help with funeral costs or any other final expenses at the time. Now we have a real reward attached to the policy. So following your first policy and a first free date, we'll refund you 10%

of the premiums you paid in that time. So \$87.44 is what to get back. And we do also send out a freewheel kit value that's \$30.00 with the policy as well.

[6 minutes 13 seconds][Customer] : Ah, hi, hi.

[7 minutes 1 seconds][Agent] : Now your premium is stepped, which means it will generally increase each year as you age. In addition, this policy has automatic indexation, which means each year your sum insured will increase by 5% with associated increases in premium. You can opt out of this automatic indexation each year. So as an indication, if you make no changes to the policy, your premium next year will be \$39.70 per fortnight. That's with your benefit amount raising to \$105,000 for life insurance and \$52,500 for TPD. And you can also find information about our premium structure on our website as well. Did you have any questions at all? I've gone through a fair bit of information there. Lindsay, did you have any questions? Thank you. Now the TPD that was included in there, but I'll go through that quickly with you as well. Just confirming you work a minimum of 20 hours per week.

[7 minutes 51 seconds][Customer] : No, yeah, I do 3840 whatever full time.

[8 minutes 9 seconds][Agent] : Yep, not a problem. Full time. Yep. And can I ask what your current occupation is?

[8 minutes 10 seconds][Customer] : Yeah, full time, full time machine operator.

[8 minutes 20 seconds][Agent] : Thank you. So I have here machine operator, all other sites machine operator factory. Yeah, OK, fantastic. Yep, OK, not a problem. So that is that applies to yourself machine operator.

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

[8 minutes 53 seconds][Agent] : Yeah, OK, thank you. Now with our total and permanent disability pays a lump sum benefit in the event that you suffer the loss of a limb or sight or unable to work for a period of six consecutive months. And it'll be able to return to work in any field in which you're experienced, educated or trained. Or if you would have suffered loss of independent existence. There is an exclusion under this cover for any intentional self-inflicted injury. Please also be aware that any payment made the total and permanent disability cover reduces the available life insurance

benefit amount. If you also purchase serious illness cover, the serious illness benefit amount will also be reduced. So it will also reduce when you have a successful TPD claim. So as I mentioned that TPD on there at \$50,000, that was \$17.36 per fortnight. Are you happy for me to add this optional cover to your quote, Lindsay?

[9 minutes 51 seconds][Customer] : How much? All them \$33.

[9 minutes 57 seconds][Agent] : Yep. So that was the total premium. That's correct. I just have to tell you individual breakdown of them as well.

[9 minutes 57 seconds][Customer] : That's what you said in Yeah, yeah, yeah.

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

[10 minutes 4 seconds][Customer] : You just told them about one section. Yes, yes. Yes.

[10 minutes 8 seconds][Agent] : Yep. Not a good, sorry. Yeah, you're happy to ask this optional cover to your quote.

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

[10 minutes 12 seconds][Agent] : Thank you.

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

[10 minutes 12 seconds][Agent] : Yep, not a problem. Now the next step, Lindsay, would be go through your health and lifestyle questions and check your eligibility. Can I describe an address to starting with your post code please? Thank you. And so 2560, what suburb is that in? Thank you. And what was the address?

[10 minutes 24 seconds][Customer] : 2560 Leunya LEUNEAH, 15 Teralba Road, TERALBA Rd.

[10 minutes 43 seconds][Agent] : Yep, thank you. And is that your postal address as well? Great. Thank you. So I'm just going to read out a pre underwriting disclosure and then we'll go through your questions. So just bringing it up now. Won't be long Lindsay. OK, so the are you alright for me to read the pre underwriting disclosure? Sorry, Lindsay.

[10 minutes 55 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah. I'm just, I'm just disrespected by the cat, that's all.

[11 minutes 23 seconds][Agent] : Yeah, OK, no, that's OK, not a problem at all. So it just says

please be aware all calls are recorded for quality and monitoring purposes.

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

[11 minutes 33 seconds][Agent] : We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of private the fee. 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 answer each question in full, even if you have provided some information to us in any earlier discussions you've 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. Lindsay, do understand and agree to your duty. Thank you. Now, with these health and lifestyle questions, I just require a yes or no response. If you get stuck on any of these, please let me know. I'll be more than happy to help you out. And I just need you answering these questions. I can't have your wife helping answer any of these ones.

[12 minutes 37 seconds][Customer] : Yes, yeah, I know. Yep, Yep.

[12 minutes 54 seconds][Agent] : OK, thank you. Now, first question for you. Have you been hospitalised for COVID-19 in the last six months, or have you been diagnosed with COVID-19 in the last seven days?

[13 minutes 8 seconds][Customer] : Both.

[13 minutes 12 seconds][Agent] : Yep. Yep. Not a problem. OK. Yep. Not a problem at all. We can.

[13 minutes 8 seconds][Customer] : No, I I did get COVID, but that was last year and I was only, yeah, I was only like off work for two days and it wasn't even that bad. It was it was very quite mild, actually.

[13 minutes 20 seconds][Agent] : Yep. Oh, good. Yep. Yeah. Everyone gets a different, don't they?

So we can answer no to that question now.

[13 minutes 22 seconds][Customer] : Yeah, yeah, yeah, yes, yes.

[13 minutes 30 seconds][Agent] : Yep, thank you. Now next question says are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia? Yes or no?

[13 minutes 28 seconds][Customer] : The dates are both there, citizen. Yeah, I was born here.

[13 minutes 42 seconds][Agent] : Thank you. Sorry to say yes or no. Sorry, Lindsay.

[13 minutes 45 seconds][Customer] : Yeah, so.

[13 minutes 46 seconds][Agent] : No, you're right. Next question says does your work require you to go underground, work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore?

[14 minutes 4 seconds][Customer] : No, no.

[14 minutes 3 seconds][Agent] : Yes or no, Thank you. The next section is in relation to your height and weight. Please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. So Lindsay, what is your exact height for either centimetres or feet in inches?

[14 minutes 26 seconds][Customer] : I think I'm about 5-6.

[14 minutes 30 seconds][Agent] : 5 Yep. Are you happy for me to put in five feet and six inches for your exact time?

[14 minutes 34 seconds][Customer] : Yeah, yeah, yeah, yeah.

[14 minutes 35 seconds][Agent] : Thank you. Perfect.

[14 minutes 41 seconds][Customer] : Kilogram. I think I'm about 80.

[14 minutes 37 seconds][Agent] : And what is your exact weight, either kilograms, pounds or stones 80? Thank you. Would you be happy for me to put 80 kilograms down as your exact weight?

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

[14 minutes 51 seconds][Agent] : Thank you. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? To the best of your knowledge? Are you infected with

or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of Australia IE booked or we'll be booking travel within the next 12 months. Thank you. And do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million? Thank you Medical history. So again, just a yes or with eight days. Have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following cancer, tumour, mole or cyst, including skin cancer, sunspots, Melanoma or leukaemia?

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

[15 minutes 54 seconds][Agent] : 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?

[16 minutes 13 seconds][Customer] : I, I am on blood pressure tablets. That's because I, I used to get like real bad headaches and, and the specialist he, yeah, he told me to try out blood pressure that was in my work. But that's just like, well, I usually have really bad headaches.

[16 minutes 19 seconds][Agent] : OK OK, so not for high blood pressure, yeah.

[16 minutes 31 seconds][Customer] : Like no, Well, my WW, when I go like every night when I get reproduced, they check my blood pressure and it's, it's virtually always low.

[16 minutes 44 seconds][Agent] : OK, So it would, is it classed as as normal, like a normal blood pressure or is it?

[16 minutes 42 seconds][Customer] : It's never been like high or nothing, 'cause they've been on these kind of yeah, yeah.

[16 minutes 50 seconds][Agent] : Oh, OK, not a problem. So you only take the blood medication for the headaches.

[16 minutes 49 seconds][Customer] : No more, yeah, yeah, no more yeah, yeah. Because I get like real, like really awful headaches.

[16 minutes 57 seconds][Agent] : OK, Yep.

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

[17 minutes][Agent] : OK, so if it's not related to high blood pressure or anything like that, we can answer no to that question and then we'll just place the headaches in another part there.

[17 minutes 6 seconds][Customer] : So I'm just, I'm just making sure I'm not, you know, you know, Yeah.

[17 minutes 10 seconds][Agent] : Yeah. No, that's OK. Not a problem. So this one here is for stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure. Thank you. High cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting. Diabetes, raise blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any 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.

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

[18 minutes 3 seconds][Agent] : Any illegal drug use, abuse of prescription medication or receive medical advice or counselling for alcohol consumption. Disorder of the kidney or bladder. Blood disorder or disease.

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

[18 minutes 21 seconds][Agent] : Asthma or other respiratory disorder, excluding childhood asthma, back or neck pain or disorder, arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia.

[18 minutes 40 seconds][Customer] : I've got artwork in my fingers and, and my and I think in my feet, but it's not, it's it's very mild.

[18 minutes 44 seconds][Agent] : OK, Yep, Yep. That's OK. Thank you for letting me know. We can answer yes to that one.

[18 minutes 48 seconds][Customer] : Yeah, yeah, yeah.

[18 minutes 50 seconds][Agent] : So it just says based on your response, please answer yes or no for each of the following. Arthritis.

[18 minutes 57 seconds][Customer] : I've got a ****.

[18 minutes 59 seconds][Agent] : Thank you. It just says is it osteoarthritis, yes or no.

[19 minutes 5 seconds][Customer] : I don't, I don't think so. I don't know. I don't know what the difference is.

[19 minutes 9 seconds][Agent] : OK, I can read you the definition of the of of osteoarthritis.

[19 minutes 8 seconds][Customer] : No, no, it's alright.

[19 minutes 16 seconds][Agent] : OK, So just say is it osteoarthritis? Yes or no?

[19 minutes 25 seconds][Customer] : Yeah, yeah, yeah, yeah, yes.

[19 minutes 27 seconds][Agent] : So it is osteoarthritis.

[19 minutes 31 seconds][Customer] : Well, like I said, I don't know. They just told me it was that fast. I didn't. They didn't.

[19 minutes 32 seconds][Agent] : Yeah, alright.

[19 minutes 35 seconds][Customer] : When they told me, they didn't give me a yeah, yeah, They just. They just said that fast. They didn't tell me what. How many varieties is it?

[19 minutes 45 seconds][Agent] : Yeah, there's quite a few different, umm, types of arthritis. Umm, let's just have a look here. So I'll read the definition of osteoarthritis.

[19 minutes 59 seconds][Customer] : I meant to go. It's getting too dark.

[20 minutes 6 seconds][Agent] : OK so osteoarthritis OA which is also known as osteoarthritis or degenerative joint disease DJD is a progressive disorder of the joints caused by gradual loss of cartilage and resulting in the development of Bony spurs and cysts at the margin of the joints.

[20 minutes 27 seconds][Customer] : No, I haven't got that.

[20 minutes 27 seconds][Agent] : The name Osteoarthritis OK comes in the great word meaning bone, joint and inflammation.

[20 minutes 34 seconds][Customer] : Now all I've got is just got, like got just just say no because, because I'm. I need to hurry because I've got to go out. I didn't think you would take this long.

[20 minutes 46 seconds][Agent] : O oh, OK, no, but yeah, we do have a few more questions that we need to go through.

[20 minutes 50 seconds][Customer] : Yeah, no, I'm just.

[20 minutes 52 seconds][Agent] : Yep, no, that's OK, not a problem. So just confirming, is it osteoarthritis? Yes or no? OK, so it is osteoarthritis now.

[20 minutes 51 seconds][Customer] : I'm just saying yeah, yes, yes, yes, yes, yes, yes, yes, yeah, yeah.

[21 minutes 4 seconds][Agent] : OK. And have your symptoms affected your work or lifestyle?

[21 minutes 11 seconds][Customer] : No, they're just, it's just like a tiny bit of discomfort every now and then.

[21 minutes 15 seconds][Agent] : OK, not a problem.

[21 minutes 17 seconds][Customer] : It's not my thing.

[21 minutes 17 seconds][Agent] : So yeah, OK, so that's alright. So we've entered yes to osteoarthritis and then it have your symptoms affected to work or lifestyle, We've answered no to that. Yeah, OK.

[21 minutes 18 seconds][Customer] : It's just like it's yeah, yeah, no, no, just yeah, yeah, yeah.

[21 minutes 30 seconds][Agent] : And the next one says chronic pain, yes or no chronic pain.

[21 minutes 35 seconds][Customer] : Sorry, no, not that bad.

[21 minutes 40 seconds][Agent] : Yeah, this is a different question. So chronic pain we've captured the arthritis in now gout. Yes or no? Repetitive strain injury. RSI or occupational overuse syndrome, double OS, chronic fatigue syndrome and fibromyalgia. Joints or muscle pain. Ligament injuries including replacement or reconstructive surgery. Osteoporosis or osteopenia. Any defective hearing or sights other than which is corrected by glasses or contact lenses.

[21 minutes 39 seconds][Customer] : No, no, no, no, no, no, no, no, no, no, no.

[22 minutes 29 seconds][Agent] : Thank you. And other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigation such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? Thank you. Now you did mention the headaches.

[22 minutes 51 seconds][Customer] : No, Yep, down there, very rainy.

[22 minutes 58 seconds][Agent] : So would you say are they occasional headaches or they are OK? Do you still take medication for them? Yep. Yep.

[23 minutes 10 seconds][Customer] : Yeah, because like I think the before I had a lot of medication, right, But I could have say two in a week or I wouldn't have one month to say like six months. I mean, they just would come out of the flu.

[23 minutes 22 seconds][Agent] : Oh, OK, Yep. Yes. OK.

[23 minutes 24 seconds][Customer] : Yeah, that's a lot. They're real. They're real vicious.

[23 minutes 28 seconds][Agent] : Yep.

[23 minutes 28 seconds][Customer] : Like real vicious.

[23 minutes 29 seconds][Agent] : OK. And how did you have any tests or investigations for them?

[23 minutes 35 seconds][Customer] : Yes. Well, Halfway senior specials, like about from about half a more dozen times, like Halfway started doing the tablets and I said yeah, and then they eventually went away. He said, well, yeah, make a yeah.

[23 minutes 32 seconds][Agent] : Is everything being clear with Yep, Oh, OK, Yep, OK.

[23 minutes 52 seconds][Customer] : That was off about three or five years ago.

[23 minutes 55 seconds][Agent] : Yep.

[23 minutes 56 seconds][Customer] : Yeah.

[23 minutes 55 seconds][Agent] : So I do have here headaches occasional, no outstanding referrals, investigations or tests. Would you be happy for me to place them under that for you?

[24 minutes 7 seconds][Customer] : No, because I, I don't, I haven't. Like I said, obviously he hasn't. He hasn't. I haven't made this meeting since about 2019.

[24 minutes 13 seconds][Agent] : Yep, yes, sure. Not a problem.

[24 minutes 18 seconds][Customer] : Yeah, No, I just.

[24 minutes 16 seconds][Agent] : Well, because you've mentioned it to me, we do need to place it in here within the application. So I have headaches occasional, no outstanding referrals, investigations or tests.

[24 minutes 20 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah. Do that. Do that. Yeah.

[24 minutes 26 seconds][Agent] : We can put it under that or I have migraines long standing under the Yep, not a problem. I'll let you know of this one as well. I have migraines. If it was classed as a migraine, long standing occasional, no outstanding referrals, investigations or tests, which one would you think would apply to you?

[24 minutes 32 seconds][Customer] : Do that, yeah. No referrals, no tests. Just say that's occasional.

[24 minutes 48 seconds][Agent] : Yep, for the OK, headaches occasional or the migraines headache, yeah, OK. So happy to place it under headaches occasional. No outstanding referrals, investigations or tests. Is that right?

[24 minutes 55 seconds][Customer] : Yeah, yes.

[25 minutes 3 seconds][Agent] : OK, thank you. And the next question says, other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks? Other than what you have already told me about, have you ever during your working career, required more than two consecutive weeks of work due to illness or injury?

[25 minutes 17 seconds][Customer] : No, I had bone spurt on my left knee about St. what's about 8 years, seven or eight years ago I think it was.

[25 minutes 39 seconds][Agent] : OK.

[25 minutes 40 seconds][Customer] : And they gave me two weeks off. And when I went back to see a doctor, he, he, he just was. Yeah, I ain't never happened like a month off, but that was because 'cause my knee was so strapped. No, it was, it came weak, you know, because it couldn't move, you know. So, yeah, I've had no problem since then. Like, like I just wear like, you know, things you put over your knee as the the compression or something.

[25 minutes 58 seconds][Agent] : Oh, OK, yes. OK.

[26 minutes 9 seconds][Customer] : I wear, I wear, I wear one of them during the June work. Yeah.

[26 minutes 11 seconds][Agent] : Y yeah. OK. So it's for the knee, was it?

[26 minutes 15 seconds][Customer] : Then like I said, I've had. I've had no problem since.

[26 minutes 21 seconds][Agent] : Yeah. OK. So was it for the knee? Yeah.

[26 minutes 24 seconds][Customer] : Yeah, left knee bone spilled on my knee.

[26 minutes 27 seconds][Agent] : OK, OK.

[26 minutes 27 seconds][Customer] : It was hitting a nerve and I was like falling to the ground 'cause it would hit.

[26 minutes 31 seconds][Agent] : Yeah, right.

[26 minutes 32 seconds][Customer] : Yeah, 'cause it would hit a nerve.

[26 minutes 35 seconds][Agent] : OK. Yep. Just trying to see where we can place it in for this one. And did you have like surgery for it?

[26 minutes 52 seconds][Customer] : Yeah. It was like day surgery. I was out like thinking a couple of hours or something.

[26 minutes 54 seconds][Agent] : OK, Yes, OK.

[26 minutes 57 seconds][Customer] : I think I I don't think I was. They put you under.

[27 minutes 1 seconds][Agent] : Yep. OK. So we can place it under this question here. So joint or muscle pain, ligament injuries, including replacement or reconstructive surgery. So it's for the knee, did you say? Yeah.

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

[27 minutes 14 seconds][Agent] : So this question here says, have you ever had any of the following tendonitis, elbow pain, shoulder pain, hip pain, knee pain, replacement or reconstructive surgery?

[27 minutes 14 seconds][Customer] : Let's no.

[27 minutes 31 seconds][Agent] : OK, so all right, we'll put it in this one here then because I don't have anything that fits the category for the.

[27 minutes 50 seconds][Customer] : Yep.

[27 minutes 44 seconds][Agent] : So I do just need to ask you a few questions in regards to it and all right, so there's four knee. OK. So it just says please describe the illness or injury, including your symptoms. So you had this is for having the the month of work. So you had knee so left.

[28 minutes 15 seconds][Customer] : Yeah, yeah, I had, yeah, I had what it was like I could be

walking around and I, it was just like, it must be hidden, hidden nerve because I was just like fall to the ground.

[28 minutes 27 seconds][Agent] : Yeah, OK. Yeah, that would be very painful.

[28 minutes 30 seconds][Customer] : And I think, I think the operation is from memory about October, it was about October 16th, yeah, October 16th roundabout, then October, November.

[28 minutes 37 seconds][Agent] : Yep, OK, Yep, OK, so alright, so and it's knee spurs. So you had and what do they do with the operation? They do, they just.

[29 minutes 7 seconds][Customer] : Well, I think they just knocked it off or whatever they do.

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

[29 minutes 12 seconds][Customer] : And yeah, it was off the oh, I wouldn't even know 'cause they, I don't even have the because eight years ago, I don't, I don't think I've even had the paperwork anymore.

[29 minutes 13 seconds][Agent] : They like shave the spurs down or Yeah. No, that's OK.

[29 minutes 28 seconds][Customer] : I'm assuming they just either filed it off or stored off. I don't, I don't think it was that large. It was just large enough, you know, to do something to me.

[29 minutes 30 seconds][Agent] : Yeah, yeah, of course. Yeah, alright. And that was in say, October, November.

[29 minutes 58 seconds][Customer] : Yeah, it was about October 16th.

[30 minutes][Agent] : Yeah. OK. Oh, OK.

[30 minutes 1 seconds][Customer] : There's what I I was on A and it wasn't expecting to like the following April or May cause and they just caught me out of the blue and they offered me early sports. So I got it.

[30 minutes 11 seconds][Agent] : Yeah, yeah. Oh, perfect. Very good. Yeah, I hear that happening too often.

[30 minutes 16 seconds][Customer] : Yeah, yeah, I know. I got the shocking life.

[30 minutes 23 seconds][Agent] : Alright. And and, and please provide date of occurrence.

[30 minutes 34 seconds][Customer] : Yeah. It was late. It was about late October.

[30 minutes 28 seconds][Agent] : So is it not 100% sure of exact date, but around October, November 2016, Yeah, OK.

[30 minutes 46 seconds][Customer] : It was done at Camden Hospital.

[30 minutes 49 seconds][Agent] : That's right. And is yeah. Is any further invest?

[30 minutes 47 seconds][Customer] : If you wanna know, 'cause I wouldn't have the record anymore, 'cause I they get rid of them after seven years.

[30 minutes 56 seconds][Agent] : Yep, of course, yeah, they can't keep them all, can they?

[30 minutes 55 seconds][Customer] : They told me no.

[31 minutes 1 seconds][Agent] : Is any further investigation or treatment planned? If so, when?

[31 minutes 7 seconds][Customer] : Nah, nothing, because nothing's happened since.

[31 minutes 9 seconds][Agent] : Yep.

[31 minutes 10 seconds][Customer] : I haven't had that problem.

[31 minutes 10 seconds][Agent] : And OK, perfect. Does this condition affect your work performance in any way? If so, how? And please confirm if a full recovery has been made.

[31 minutes 18 seconds][Customer] : No, no, Yes, Yeah, I can. I've got the. I don't run anymore, but yeah, I can.

[31 minutes 29 seconds][Agent] : Yep.

[31 minutes 30 seconds][Customer] : I can. Yeah, I can walk normally.

[31 minutes 34 seconds][Agent] : OK, Yep. Thank you. All right. So we've captured that in here. So I'll just explain that to you. So we just need to then manually refer it off to the underwriter for assessment.

[31 minutes 49 seconds][Customer] : Yep.

[31 minutes 46 seconds][Agent] : So they'll look into the application and assess that. So I wouldn't be able to give you an, an answer right now as to whether would come back, you know, approved at this stage, but we do need to send it off to the underwriter and they'll, they'll be able to determine, you know, the outcome from there.

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

[32 minutes 3 seconds][Agent] : The next question says, to the best of your knowledge, have any of your immediate family living or deceased ever being diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? Thank you. To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

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

[32 minutes 30 seconds][Agent] : Thank you. And other than one off events example gift certificate slash vouchers do engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognised airline, Motor racing, parachuting, mountaineering, scuba diving deeper than 40 metres, cable wreck diving or any other hazardous activity.

[32 minutes 55 seconds][Customer] : No, I'm not brave enough for that.

[32 minutes 58 seconds][Agent] : Me either, don't worry. Alright, so that was the last question there. I'm just going to have a look here. So for the sorry, it's taking a little bit longer than what you thought is as well Lindsay, we do just need to make sure everything replacing everything in here correct?

[33 minutes 16 seconds][Customer] : Yep, Yep.

[33 minutes 30 seconds][Agent] : Alright, sorry, won't be long. OK, so I've got the information here for the underwriter. So as I mentioned, the application does need to be referred to the underwriter for assessment. Now what that means is you will be covered for accidental death.

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

[34 minutes 30 seconds][Agent] : Sorry, it's just bringing it up. Sorry, it's just getting the information up here. Alright, so while your application is being assessed to be covered for accidental death, which pays out if death was a direct result of an accident, cover under this last until the insurer makes a decision on your application or 30 days from today, whichever is earlier. Now from here what we do is we just place in preferred payment method and a preferred payment date. So we get this assessed by the underwriter. Now if the commencement, the commencement of your cover will be subject to final assessment by the insurer. If the insurer approves cover without any changes. Are you happy to make to record your acceptance of this policy now and we'll send out all your

policy information to your e-mail and postal address. Thank you. So if it comes back, approve. No changes made whatsoever.

[34 minutes 59 seconds][Customer] : Yep, yes, just post, just post. Sorry.

[35 minutes 33 seconds][Agent] : Ju you just want it posted.

[35 minutes 37 seconds][Customer] : Yeah, just post it.

[35 minutes 38 seconds][Agent] : OK, We do e-mail the documentation and post them. So we do send out both ways.

[35 minutes 37 seconds][Customer] : Yeah, OK.

[35 minutes 48 seconds][Agent] : Is there a reason you just wanted them just posted? Of course. Yep.

[35 minutes 53 seconds][Customer] : Oh just an odd, I'm more of a hyper person then a then a computer.

[36 minutes][Agent] : Yeah, no, that's OK. So the e-mail is just the documentation. We emailed them to you, but we just, we have to post them to you as well. So you get them with the reason we sent them through e-mail is so you get them on the day if a policy starts that way you put all the information there. And then we do definitely send them to you via post as well. So we send them to you through e-mail and post.

[36 minutes 23 seconds][Customer] : So you want my e-mail address? Yeah.

[36 minutes 26 seconds][Agent] : Looks like I've got your e-mail address here at lindsay.baker@gmail.com.

[36 minutes 33 seconds][Customer] : No, that is my one that goes to my phone is because no, my Li. It's Lindsay Jedi.

[36 minutes 48 seconds][Agent] : Yeah, yeah, yeah.

[36 minutes 48 seconds][Customer] : Lindsay Jedi J EDI01 at gmail.com.

[36 minutes 58 seconds][Agent] : OK.

[37 minutes][Customer] : That goes to my phone.

[37 minutes 1 seconds][Agent] : Oh, OK.

[37 minutes 1 seconds][Customer] : That's yeah.

[37 minutes 2 seconds][Agent] : Yep, not a problem. Thank you. So just did you have a question? Sorry. OK, not a problem. Alright, so I'll add it. So when the policy, if the policy comes back approved, no changes made whatsoever, then we'll accept it and you'll receive the documentation. OK. And now can I just confirm when you had the operation for the knee, how long did you have off work? OK, OK. Yes. Yep. Not a problem.

[37 minutes 35 seconds][Customer] : OK, it was 4 weeks and two days because I had the operation on a Thursday and the doctor gave me like well he gave me today and he did it for two weeks and then when I went back and gave me another two weeks, I probably didn't need it.

[38 minutes 3 seconds][Agent] : Yep. Yep.

[38 minutes 3 seconds][Customer] : But he it because, because when he took the, the, all the things off, the wrappings and stuff, what?

[38 minutes 10 seconds][Agent] : Yeah, of course. Yep.

[38 minutes 9 seconds][Customer] : My knee was a bit wobbly, you know, 'cause it's 'cause I couldn't hardly read it right.

[38 minutes 14 seconds][Agent] : Yep.

[38 minutes 13 seconds][Customer] : Yeah, 'cause it was like tight, really tight when they did it.

[38 minutes 16 seconds][Agent] : Yes, I just needed to. Yeah. Get used to walking and then properly and get that muscle back. Yep, of course. No, that's understandable. Alright, perfect. So we'll send it off to the underwriter. We do this place in preferred payment method and preferred payment date. Now, is your wife still going to be using her card details?

[38 minutes 21 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah.

[38 minutes 41 seconds][Agent] : Yeah, if she's still there, just. I'm happy to.

[38 minutes 42 seconds][Customer] : You want her now?

[38 minutes 44 seconds][Agent] : Yeah, if she's still there or just you can keep me on loudspeaker and we can just do that.

[38 minutes 46 seconds][Customer] : Yeah, yeah, ye, yes, maybe I pay mine and him as well. So

can I give you or you my card details now?

[39 minutes 2 seconds][Agent] : Yeah, of course. Yeah. Not a problem at all. So just confirming. I know we went through the information, but the \$33.63 per fortnight for the life insurance, so I'm not too sure if you heard, but it does need to be sent off to the underwriters for assessment. OK.

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

[39 minutes 15 seconds][Agent] : So we'll get we'll get back to him tomorrow.

[39 minutes 18 seconds][Customer] : Yes, sorry. Can you put the beneficiary benefici benefici under my name? Yeah, yeah, under my name.

[39 minutes 25 seconds][Agent] : Ben, your beneficiary, yes, we can't do that just we can't do that just yet because he's not approved for the cover just yet.

[39 minutes 33 seconds][Customer] : Oh, OK.

[39 minutes 32 seconds][Agent] : But tomorrow if it does come back approved, then you can have it. We can organise the beneficiaries with Lindsay.

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

[39 minutes 48 seconds][Agent] : We can't do it automatically.

[39 minutes 42 seconds][Customer] : Just can you not so, you know, just automatically or whatever or or you need to call me again or you need to call me.

[39 minutes 51 seconds][Agent] : Yeah, we speak to Lindsay and then it Lindsay has to do that.

[39 minutes 58 seconds][Customer] : Oh, OK.

[39 minutes 55 seconds][Agent] : So you add the beneficiaries on, but we send the document if he's approved, we do the beneficiary, we send it the form through e-mail and post.

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

[40 minutes 5 seconds][Agent] : So he can fill them out that way now.

[40 minutes 9 seconds][Customer] : So I thought that it's first one. OK. Can I give you a credit card?

[40 minutes 18 seconds][Agent] : Yeah, of course.

[40 minutes 16 seconds][Customer] : My credit card details now on the card?

[40 minutes 20 seconds][Agent] : Yeah, we can do that. In terms of a payment date, what date

would you like the first payment?

[40 minutes 27 seconds][Customer] : Yeah.

[40 minutes 35 seconds][Agent] : Yeah, we can't do.

[40 minutes 28 seconds][Customer] : Maybe if you take today, today or so, every fortnight because today is my payday.

[40 minutes 36 seconds][Agent] : I just can't do today because he's not the covers not approved today.

[40 minutes 42 seconds][Customer] : Uh huh. Uh huh. So Oh.

[40 minutes 42 seconds][Agent] : When did you want to do because I can defer it a little bit for you if you like to work out on the same.

[40 minutes 49 seconds][Customer] : So you just wanna check my my credit card detail and if the proof is going to automatically pay.

[40 minutes 56 seconds][Agent] : Yeah, it'll automatically come out.

[40 minutes 58 seconds][Customer] : Oh, oh, OK.

[40 minutes 58 seconds][Agent] : That's correct. Yep.

[40 minutes 59 seconds][Customer] : OK there. Yes, OK, 5353.

[41 minutes 5 seconds][Agent] : Yeah, sorry. Just bear with me. What day did you want to start the first payment?

[41 minutes 10 seconds][Customer] : Oh, what day that I can pay?

[41 minutes 13 seconds][Agent] : Yep.

[41 minutes 15 seconds][Customer] : Uh huh.

[41 minutes 14 seconds][Agent] : So you can do say not you can't do today, maybe even tomorrow just in case we don't find out any information tomorrow.

[41 minutes 25 seconds][Customer] : Yeah, just just pay for Thursday. Thursday because Wednesday I get paid and Thursday I can't pay.

[41 minutes 21 seconds][Agent] : But is there a particular day that you normally prefer like OK, did you want to do Thursday the 6th?

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

[41 minutes 36 seconds][Agent] : So in a week from today, if it comes back approved, Yep, OK, thank you.

[41 minutes 42 seconds][Customer] : It would be nice.

[41 minutes 43 seconds][Agent] : Yep, not a problem. I can do that. So the 6th of June, that would be. So if for some reason it comes back on and it has been unsuccessful, no payment will come out at all.

[41 minutes 58 seconds][Customer] : OK. Is all the question is for CPD or just for life insurance?

[42 minutes 4 seconds][Agent] : This is for both. It's for life. NTPD.

[42 minutes 8 seconds][Customer] : Oh, OK. Because you know, when I Washington I was doing a real life insurance, I didn't get any question of that.

[42 minutes 16 seconds][Agent] : Yes, yes. So these ones are for life and PBD. So the questions are different. Yeah, you'll have to speak to our support team. Yeah, that's you'll have to speak to our support team and they'll see how you can add that on. Yep.

[42 minutes 23 seconds][Customer] : OK, if I wanna join CPD, CPD, umm can I do that because I don't have a oh OK, maybe another call tomorrow or on Monday.

[42 minutes 41 seconds][Agent] : Yeah, not a problem.

[42 minutes 43 seconds][Customer] : Oh, OK.

[42 minutes 42 seconds][Agent] : You're more than welcome to give us a call at any time.

[42 minutes 45 seconds][Customer] : Yes, OK.

[42 minutes 47 seconds][Agent] : Alright, so when so we're doing next Thursday, the 6th of June and it was through card a debit card.

[42 minutes 52 seconds][Customer] : Yes, yes.

[42 minutes 55 seconds][Agent] : Yep, thank you. And for security purposes, while obtaining your card details, the call recording will stop on a recommend. The. None. And please be advised that the call recording is now resumed for quality and monitoring purposes. And is Lindsay still there?

[44 minutes 27 seconds][Customer] : Yes.

[44 minutes 27 seconds][Agent] : Yep. I just have to read out the declaration and then we'll organise to send it off to the underwriter. OK, thank you. So it just reads the following. Thank you Lindsay Baker, it is important you understand the following information. I'll ask your 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 Re of Australasia Ltd whom we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom are referred to as GFS Trading as Real Insurance, to issue and arrange this insurance on its. Hanover has relied upon the information you provided when assessing your application. That includes the information we initially collected from you to provide a claim. Hanover has set a target market determination for this product. We describe the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Lindsay, can you please confirm you've answered all of our questions in a accordance with your duty?

[45 minutes 39 seconds][Customer] : Start again.

[45 minutes 40 seconds][Agent] : Can you please confirm you've answered all of our questions in accordance with your duty?

[45 minutes 39 seconds][Customer] : Sorry, yes.

[45 minutes 46 seconds][Agent] : Thank you. We may 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 of this at any time by contacting us. The accepted cover pays a lump sum benefit amount of the following. Lindsay Baker receives \$100,000 in the event of life insurance. Lindsay Baker receives \$50,000 in the event of total and permanent disability. A benefit is not paid in the event of suicide in the 1st 13 months of the policy.

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

[46 minutes 22 seconds][Agent] : By agreeing to this declaration you agree to any non standard exclusions or loading place on your policy and you understand they will remain in place for the life of

the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. Your premium for your first year of cover is \$33.63 per fortnight. Your premium is a step premium, which means you'll be calculated each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year and you can opt out of this each year. Included in your premiums an amount payable to GFS of up to 65% to cover costs. Your premium will be debited from your credit card, which will authorize the debit from letter provided to us. The policy documentation, PBS and FSG will be sent to you within 5 working days and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. During it, you may cancel your policy and any premium you may have paid or refunded in full, unless you've lodged a claim. If you are replacing an existing policy with this cover, we'll document that you did not cancel that policy and have received and reviewed our policy in full. There are risks associated with replacing policies as a new policy may not be identical to your existing cover and there may be other risks you should consider depending on your circumstances. We have the 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. Lindy, thank you for bearing with me there. Do you understand and agree with the declaration? I've just read you.

[48 minutes 9 seconds][Customer] : Yes.

[48 minutes 9 seconds][Agent] : And would you like any other information about the insurance now or would you like me to read any part of the PDS to you?

[48 minutes 18 seconds][Customer] : No, not now. I'm I've got to go out and feed cats and I'm in a group with feed homeless cats.

[48 minutes 16 seconds][Agent] : Oh, OK. Yep. Not a problem at all. That's alright.

[48 minutes 30 seconds][Customer] : Yeah, Lauren.

[48 minutes 32 seconds][Agent] : Yep. Perfect. So can I just grab your contact number as well, Lindsay? Yep, Yep. OK, perfect. Thank you. And your wife's name. Can I just get the spelling of

that? Sorry. It was Yep, Yep, Yep, Yep.

[48 minutes 39 seconds][Customer] : 0422, 469 919 Leo N for Melanie IT ASUHERMAN.

[49 minutes 16 seconds][Agent] : And her date of birth.

[49 minutes 23 seconds][Customer] : Sorry fee for my 1974 July.

[49 minutes 29 seconds][Agent] : Thank you.

[49 minutes 28 seconds][Customer] : Sorry, I'm I'm I'm being in my Mother's Day 74.

[49 minutes 29 seconds][Agent] : Do don't get yourself into trouble as if the 30th of July 19, 74 perfect. Thank you so much for that. OK, so that is all being done. I will get someone to if if there's any changes give you a call tomorrow. Otherwise if it comes back approved with no changes made, it'll be accepted on your behalf. OK, perfect. Is there any other questions for me today? That's OK, not a problem. Now if for some reason someone does need to contact you, someone will give you a call tomorrow. I am actually going to be on long service leave for the next 4 weeks starting from tomorrow.

[49 minutes 57 seconds][Customer] : OK, no thank you very much.

[50 minutes 16 seconds][Agent] : OK, so someone else will give you a call back. Thank you, I'll enjoy it.

[50 minutes 18 seconds][Customer] : Oh, lucky you don't enjoy it too much.

[50 minutes 28 seconds][Agent] : So yeah, someone would definitely give you. I'll try not to. I might not be back, but I definitely will be. I'm not doing anything in particular. I'm moving home. So there you go. I'll be nice and busy.

[50 minutes 42 seconds][Customer] : Congratulations.

[50 minutes 44 seconds][Agent] : Oh, thank you. It was a pleasure speaking to both of you. So someone would definitely be in contact with you.

[50 minutes 47 seconds][Customer] : Thank you.

[50 minutes 51 seconds][Agent] : Either give you a call with any changes or just accept it for you. OK.

[50 minutes 56 seconds][Customer] : OK, Have a good night.

[50 minutes 57 seconds][Agent] : Thank you. You too. You both take care.

[51 minutes 1 seconds][Customer] : Yeah, you too.

[51 minutes 2 seconds][Agent] : Thank you.

[51 minutes 2 seconds][Customer] : Bye.

[51 minutes 2 seconds][Agent] : Bye.