

[9 seconds][Customer] : Alright, so he's speaking.

[11 seconds][Agent] : Hey, Sophie, good morning. It's Sarah calling from Real Insurance. I'm calling about the inquiry that you made for the income protection on our website. So what I'll quickly do is thank you.

[20 seconds][Customer] : Yes, Sure. OK, sure.

[22 seconds][Agent] : What I'll quickly do is run some pricing and hopefully answer some questions you may have for me now so I can do that. Thank you. So I can do that. I'll let you know. All calls are recorded.

[34 seconds][Customer] : OK.

[34 seconds][Agent] : Any advice I provide you is general in nature and may not be suitable to your situation. Your name is Sophie, big, beautiful date of birth, 27th of September 84.

[42 seconds][Customer] : Yes, yeah, yes, yes.

[49 seconds][Agent] : And so if you can, I quickly check with you that you are a female and an Australian resident, yes or no, Beautiful. That's all I need for now actually. I'll just quickly check your smoking status as well.

[1 minutes 5 seconds][Customer] : A cigarette.

[1 minutes 1 seconds][Agent] : Have you had a cigarette in the last 12 months, Beautiful? So I have, the question is just asking, have you had a cigarette in the last 12 months, yes or no?

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

[1 minutes 13 seconds][Agent] : Beautiful. Great start already Sophie. Good to help you Us. Is this the first time you're looking at income protection, Sophie, or have you had some before?

[1 minutes 21 seconds][Customer] : I know. I've never had it before, but I'm now divorced and a single parent, so I need to sort it out.

[1 minutes 28 seconds][Agent] : Oh, I'm so sorry I asked that question.

[1 minutes 31 seconds][Customer] : Oh, no, it's fine. It's a good thing. It's fine.

[1 minutes 31 seconds][Agent] : Umm, thank you. Sometimes it happens for the better, right?

[1 minutes 36 seconds][Customer] : Yeah, exactly. Totally. It is good that everyone's happier.

[1 minutes 36 seconds][Agent] : Yeah, exactly.

[1 minutes 39 seconds][Customer] : That's good.

[1 minutes 40 seconds][Agent] : I understand. No, I completely understand. I have two boys myself. How? How old? So you said you're a single mom now, right?

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

[1 minutes 45 seconds][Agent] : So how many children do you have?

[1 minutes 46 seconds][Customer] : I have a three-year old and a six year old.

[1 minutes 48 seconds][Agent] : Oh, they're little bulbs.

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

[1 minutes 50 seconds][Agent] : Still little ones.

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

[1 minutes 51 seconds][Agent] : Mine are 18 and 10, so a little bit older, but yeah, a little bit older.

[1 minutes 53 seconds][Customer] : Oh, they're a little bit older. Yeah.

[1 minutes 55 seconds][Agent] : Yeah, yes, you're very young mom still.

[1 minutes 56 seconds][Customer] : So yeah, mine are still busy.

[1 minutes 58 seconds][Agent] : Yeah, I know, right? Beautiful. Well, let's see what we can do for you. So income protection, Sophie, our cover is designed to provide a monthly income benefit that's paid directly to you if you are unable to work due to a disabling sickness or injury and you suffer loss of income. Sophie. OK, So what you're trying to do is, uh, with your personal circumstances not changed, you're just trying to have the Peace of Mind knowing there's the financial back up just in case.

[2 minutes 15 seconds][Customer] : OK, well, exactly. So if I had an accident like the, you know, especially outside of work, you know, that wasn't covered with work covers.

[2 minutes 24 seconds][Agent] : Yeah, I had an accident like outside of work, you know, that wasn't, you know, if I had something in their mental health issues or something like that coming in.

[2 minutes 30 seconds][Customer] : So if there's something happened outside of work and I wasn't able to work or you know, if I had something, you know, mental health issues or something like that

and I needed to take leave, I know as you know, there's still income coming in if I had to, if I wasn't able to work.

[2 minutes 45 seconds][Agent] : Umm, I completely understand. I completely understand. Thank you for explaining that again. And as I said, that's exactly what the cover does. So it's designed to provide a monthly income benefit paid directly to you if you are unable to work to do is disabling sickness or injury and you suffer a loss of income. So fee. Now what we do is we offer an income benefit of up to 70% of your monthly pay tax income from \$1000 up to a maximum of \$15,000.

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

[3 minutes 13 seconds][Agent] : OK. And it's actually a very simple and easy application. I'm just going to ask you some yes or no questions relating to your health and lifestyle.

[3 minutes 21 seconds][Customer] : OK, sure.

[3 minutes 22 seconds][Agent] : Yeah. And if you are approved, uh, to see if you are approved and if still on what terms, we can also cover. And once in place, it will cover you until your policy anniversary following your 65th birthday.

[3 minutes 34 seconds][Customer] : OK, bye.

[3 minutes 35 seconds][Agent] : Now keep in mind, thank you. Now keep in mind, Sophie, that there are some exclusions that apply as outlined in the PDS.

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

[3 minutes 43 seconds][Agent] : And also keep in mind that the premium for income protection I generally tax deductible, which can it make it even more cost effective for you.

[3 minutes 50 seconds][Customer] : Oh, OK. Well, that's good.

[3 minutes 51 seconds][Agent] : Yeah.

[3 minutes 52 seconds][Customer] : Isn't that that OK?

[3 minutes 53 seconds][Agent] : Maybe have a chat with your tax agent, uh, just let them know. Now that's up to you by the way.

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

[3 minutes 59 seconds][Agent] : Now, the great style here is that you are a non-smoker. Now, based

on your duties, you can select A benefit amount from \$1000. So feel up to let me just have a quick to look at this one for you.

[4 minutes 15 seconds][Customer] : I already worked it out what mine would be. It'd be about \$5000 a month. That's 70% of my free tax income.

[4 minutes 22 seconds][Agent] : Uh, you've already done that.

[4 minutes 25 seconds][Customer] : Yep.

[4 minutes 25 seconds][Agent] : Yeah, maybe it might just so much easier. Then let me have a quick look. Just bear with me. So before answering any of our questions, Sophie, it is important that you are aware of your duty to answer all our questions accurately and honestly. Failure to do so could impact your cover at claims time.

[4 minutes 45 seconds][Customer] : OK, goodbye.

[4 minutes 43 seconds][Agent] : OK, Do you work?

[4 minutes 46 seconds][Customer] : But I used to be a smoker, but I'm not a smoker anymore. I haven't been.

[4 minutes 49 seconds][Agent] : Oh, how long did you?

[4 minutes 50 seconds][Customer] : I ha.

[4 minutes 50 seconds][Agent] : How long has it been?

[4 minutes 51 seconds][Customer] : I haven't. I when I first had my first baby. So my son's nearly seven.

[4 minutes 56 seconds][Agent] : Uh, so that was six years ago.

[4 minutes 57 seconds][Customer] : So I've had a couple of cigarettes in between them, but nothing, you know, over 12 way over 12 months.

[5 minutes 2 seconds][Agent] : That's fine. So feel well done.

[5 minutes 5 seconds][Customer] : Yeah. And no one could have no one. I couldn't afford it now either at 6 minutes in.

[5 minutes 5 seconds][Agent] : I see my friends always, uh, I know, right? Uh, yeah, my friends, uh, they go on that face where they quit and then they get back to it again. And some do complain about

the pricing as well. And I think it's went up in the last few years.

[5 minutes 19 seconds][Customer] : Oh, yeah, it's ridiculous. I couldn't. It's silly.

[5 minutes 24 seconds][Agent] : Not a problem.

[5 minutes 23 seconds][Customer] : Silly, silly, silly.

[5 minutes 25 seconds][Agent] : Well, thank you for choosing a better health lifestyle for yourself and for your children.

[5 minutes 29 seconds][Customer] : Yeah. Thanks.

[5 minutes 29 seconds][Agent] : Uh, so I need to ask you firstly, do you work 15 hours or more per week?

[5 minutes 35 seconds][Customer] : Yeah, Yeah. Yes.

[5 minutes 34 seconds][Agent] : Yes or no beautiful Is your role of an administrative, managerial, or professional nature where you spend the majority of your time indoors in an office or clinic in an Oh sorry I missed a word Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical clinical environment yes or no beautiful? Are you required to perform any physical duties Yes or no? Do you work in any of the following fields? Aviation as a pilot or crew, entertainment industry, Air Force, Army, armed forces or do you carry a firearm or handle explosives? Yes or no?

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

[6 minutes 29 seconds][Agent] : Beautiful. OK, so that was your duty. Business assessment done. Beautiful. Now let's have a quick look and thank you for working that out on our website as well. So, uh, based on your duties, you can select A benefit amount from \$1000 up to \$15,000. Now what amount did you work out? How much do you need? Sophie?

[6 minutes 53 seconds][Customer] : It's about 5005 thousand a month. Yeah.

[6 minutes 52 seconds][Agent] : You said you worked it out for yourself, 5000 and you feel it'll cover the expense for yourself and the kids?

[6 minutes 58 seconds][Customer] : So well, if you can only do up to 70% of my income, that is 70%.

[6 minutes 58 seconds][Agent] : Yeah, can I give up to 70% of my income? That is 70%. OK, let's do

that. I'll bring that up. But if you need to make any changes, let me know straight away. OK, easy. And you get paid fortnightly. Do You Beautiful. And uh, Sophie, can you please confirm that the total annual income before tax is at least eighty \$5700?

[7 minutes 2 seconds][Customer] : So yeah, OK, yes, no, it wasn't that much. Maybe I worked out. So I my my my income is 70,000 a year.

[7 minutes 29 seconds][Agent] : OK. So that would be a no for you. OK.

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

[7 minutes 31 seconds][Agent] : Thank you for being up front and letting me know on that. And you are employed at the moment. Perfect. OK, So I just need to know that you're employed. Perfect. So pre tax income is the total annual remuneration paid by you, by your employer Sophie before tax, excluding super contributions, including salary and regular commissions or bonuses.

[7 minutes 36 seconds][Customer] : Yes, full time Yep.

[7 minutes 54 seconds][Agent] : OK, Now there are a couple of things I want you to pick for me. And what did you say your annual income before tax would be then?

[7 minutes 55 seconds][Customer] : Mm hmm 70,000.

[8 minutes 4 seconds][Agent] : Beautiful. Let's put that in for you. Now a couple of a few things that I want you to select for me. So you have the option to select different waiting periods and benefit periods depending on your circumstances. So the first one, the waiting period is the non payment period that you must wait before the income benefit is payable after the insured event. Now, Sophie, you can choose 30 days or 90 days.

[8 minutes 32 seconds][Customer] : 30 days.

[8 minutes 32 seconds][Agent] : And please keep in mind, thank you.

[8 minutes 34 seconds][Customer] : Oh, Yep, there you go.

[8 minutes 34 seconds][Agent] : No, no, that's OK. Thank you for selecting that as well. So please keep in mind Sophie, the income benefit is paid in arrears. This means if you choose a 30 day waiting period before your, umm, I'm sorry, if you choose a 30 day waiting period, your first payment would be 60 days after you were first eligible to claim.

[8 minutes 35 seconds][Customer] : Yep, Yep.

[8 minutes 55 seconds][Agent] : So with that waiting period, you've already told me it will be 30 days. So let me pick that one for you. And with the benefit. So this is the maximum amount of time that we will pay the income benefit for anyone injury or illness. So which one would you like to select? Your options I can see are six months, one year, 2 years, five years. And that's the one, the 1-3 months. So what if he has 11?

[9 minutes 15 seconds][Customer] : And that's the one, the one injury, like So what if he had like one of you were injured, that one is healed from that and then something else happened. That's a different claim. So it's separate. Is that right?

[9 minutes 20 seconds][Agent] : If you for ages that one deal for that and then something else, right? So this is for that one. So the benefit.

[9 minutes 27 seconds][Customer] : Yep, one of one particular claim.

[9 minutes 28 seconds][Agent] : Is the right. So the benefit. Is the maximum amount of time that we will pay the income benefit for any one entry or illness.

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

[9 minutes 36 seconds][Agent] : So which one would you like to pick?

[9 minutes 38 seconds][Customer] : Just go with money, I think.

[9 minutes 41 seconds][Agent] : OK, not a problem. So I'll pick the one for you. And if you need to make any adjustment, just let me know. Now based on what you have selected, I can see. Oh, and by the way, there is a reward as well, which I'll cover in a bit.

[9 minutes 46 seconds][Customer] : OK, OK.

[9 minutes 53 seconds][Agent] : And included in the policy for you is a rehabilitation benefit, which pays a reimbursement of up to 50% of your monthly income benefit to a maximum of \$3000 to help with rehabilitation costs while claiming.

[10 minutes 11 seconds][Customer] : So that's on top of the 5000. Oh, it's on top of the 5000 a month.

[10 minutes 11 seconds][Agent] : Or it's inclu this is included in there.

[10 minutes 17 seconds][Customer] : Oh, OK.

[10 minutes 17 seconds][Agent] : So yes, that would be, yeah. So the rehabilitation benefits, what that means is it's all included in there. So it pays a reimbursement of up to 50% of your monthly income benefit to a maximum of \$3000 to help with rehabilitation costs whilst claiming or Sophie we can all we can reimburse up to six times of your income benefit towards cost of equipment or modifications required to assist you to return to work. OK. So these benefits are all attached together and the choice is there for you. And there is also a final expenses benefit which pays \$10,000 in the event that you pass away to assist with funeral costs or any other unexpected final payments that may come up at that time. So that is there for you as well for your Peace of Mind.

[10 minutes 47 seconds][Customer] : OK, OK, OK, alright. Good to know. Yep.

[11 minutes 8 seconds][Agent] : OK, thank you.

[11 minutes 12 seconds][Customer] : No, but yeah.

[11 minutes 9 seconds][Agent] : Any questions so far for me, Sophie, simple and straightforward. Yeah, let's go for it. And I can see that based on the what you have selected, the maximum we can actually do at the ranges from \$1000 and the maximum it's showing it's \$4083. Sophie.

[11 minutes 26 seconds][Customer] : OK, no worries. Yep. Yep, that's fine. Yep, that's fine. Yep. Yeah, I take the maximum. Yep. Oh, the maximum. That's fine.

[11 minutes 27 seconds][Agent] : OK, So should I just leave it at that or should you want to pick the maximum 4008, three, 83 or any other amounts Easy. Let's work that out now, sorry. So if you just give me one moment and also keep in mind your premium is step, which means it will increase each as your age and I'll actually show you how that works, OK? So just bear with me so I can print the premiums for you. OK? So your fortnight and you say you're getting paid fortnightly at the moment, right?

[11 minutes 54 seconds][Customer] : OK, Yes.

[12 minutes 6 seconds][Agent] : So for you, that's \$25.48 per fortnight. Sophie, is that suitable or do you want me to make any changes?

[12 minutes 12 seconds][Customer] : Oh, yeah, that's, yeah, that's really good. That's yeah. Much

better than I thought it was gonna be.

[12 minutes 14 seconds][Agent] : Fantastic, There you go. The reward amount that I mentioned. So following your first policy anniversary date, we will refund you 10% off all the payments you made in that time.

[12 minutes 17 seconds][Customer] : OK, OK, cool.

[12 minutes 26 seconds][Agent] : So for you, Sophie, I know, right? So that's \$66.23 going back into your account as a thank you for being with us the first year.

[12 minutes 36 seconds][Customer] : OK, great.

[12 minutes 36 seconds][Agent] : OK, Beautiful.

[12 minutes 36 seconds][Customer] : And then so once I so once I sign up and start paying, is there like a waiting period before you can make a claim?

[12 minutes 46 seconds][Agent] : Oh, that's a fantastic question. Remember, we covered that before. So the waiting period is the non. Oh, you mean how quickly you get covered? Is that what you say?

[12 minutes 54 seconds][Customer] : Yes, how quickly I'm C Yes, how quickly the coverage fits in.

[12 minutes 58 seconds][Agent] : Oh, yeah. We we the policy even before payment comes out, you are covered.

[13 minutes 2 seconds][Customer] : Oh, right.

[13 minutes 2 seconds][Agent] : Oh, right, OK. Right.

[13 minutes 3 seconds][Customer] : OK, OK, great.

[13 minutes 4 seconds][Agent] : Sorry. I meant that you were.

[13 minutes 4 seconds][Customer] : I wasn't sure if there was like a waiting. I wasn't sure, you know, how it was like both insurance and stuff. There's like, you know, waiting periods. I wasn't sure if there was like a waiting period or something like that.

[13 minutes 14 seconds][Agent] : Oh, I see what you're saying.

[13 minutes 15 seconds][Customer] : Yeah.

[13 minutes 15 seconds][Agent] : So I can confirm with other products on how that works.

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

[13 minutes 18 seconds][Agent] : And uh, with us, we do protect you and we do even if say for example, you pick a payment in the future, you are still covered from today and in Rega if you are asking about the waiting period itself.

[13 minutes 33 seconds][Customer] : That'll be like 660 days, right?

[13 minutes 29 seconds][Agent] : So the waiting period, remember is the non payment period that you must wait before the income benefit is payable after the insured fund.

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

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

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

[13 minutes 37 seconds][Agent] : In your situation, you actually selected the 30 days, remember? OK, OK, beautiful. Any questions on that?

[13 minutes 37 seconds][Customer] : OK, Yep, yes, Yep. That's all good.

[13 minutes 44 seconds][Agent] : No, very good. Now I'll quickly show you the premium protection. So as I said, your premium is stepped, which means it will generally increase each year as you age.

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

[13 minutes 53 seconds][Agent] : So Sophie, as an indication if you make no changes to the policy, your premium next year will be \$26.06 per fortnight.

[14 minutes 2 seconds][Customer] : Oh, it's like a dollar a year kind of thing. Yeah. Yeah. Right. But for me, Yep. OK. And then only if I make changes, everything would stay the same.

[14 minutes 5 seconds][Agent] : In your situation for someone else it could be a different number and the so this is concerning that the if you keep the policy as it is and you haven't made it.

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

[14 minutes 18 seconds][Agent] : So as an indication if you make no changes to the policy or premium next year will be \$26.06 every fortnight. OK.

[14 minutes 25 seconds][Customer] : That's it. Great.

[14 minutes 26 seconds][Agent] : And these premium projections are indicative only and assume

that, like you said, you do not make any amendments to your cover sofa.

[14 minutes 32 seconds][Customer] : OK. Perfect.

[14 minutes 33 seconds][Agent] : And keep in mind as well that you can also find information about our premium structure on our website, sophienowyouremailaccountissophieawilson84@gmail.com.

[14 minutes 39 seconds][Customer] : OK, that's right.

[14 minutes 45 seconds][Agent] : That's right. Oh, that was your maiden name, was it? OK, beautiful.

[14 minutes 46 seconds][Customer] : Yes, yes, yes.

[14 minutes 50 seconds][Agent] : Back to that soon.

[14 minutes 50 seconds][Customer] : So I'm going back to that soon. I just haven't done it yet legally.

[14 minutes 50 seconds][Agent] : I just haven't done it yet legally.

[14 minutes 53 seconds][Customer] : So once I've done that, then I'll have to obviously change all my name. But yeah, pain in the backside.

[14 minutes 55 seconds][Agent] : So once I've done that, then I'll have, ah, OK, one at a time.

[14 minutes 57 seconds][Customer] : But anyway, anyways, that's OK.

[14 minutes 59 seconds][Agent] : Baby steps.

[15 minutes 1 seconds][Customer] : Yeah, exactly.

[15 minutes 2 seconds][Agent] : No, that's fine. And your number? Is this one the best way to reach you?

[15 minutes 6 seconds][Customer] : Yes, Yep, that's it.

[15 minutes 6 seconds][Agent] : 0452612615 Beautiful. And Sophie, can I kindly correct your post code in QLD and the suburb? Thank you for spelling that out, Sophie. And what's your street address? UH49/50MM.

[15 minutes 15 seconds][Customer] : 4209 Coomera C Double Omer A49/50 Beatty Bea Double Tie Rd.

[15 minutes 29 seconds][Agent] : Hmm, a double tie Rd. Beautiful, thank you. And is that also your mailing address? School is closed in Queensland, isn't it? School right now on the 30th of

November.

[15 minutes 33 seconds][Customer] : Coomera, Yes, yeah, My son finished on the 30th of November.

[15 minutes 43 seconds][Agent] : There you go. It actually gets you. You become more and more busier as a month during the break. It's supposed to be the other way around.

[15 minutes 48 seconds][Customer] : Oh, I know. Well, my son's at vacation care, so I'm working from home today, but he's at vacation care today, so.

[15 minutes 54 seconds][Agent] : Oh wow.

[15 minutes 54 seconds][Customer] : Oh, they've got to take scooters in and they're doing like pizza for lunch so they'll have fun. They're way more fun than staying home with me anyway.

[16 minutes][Agent] : Oh, there you go. Perfect. But I hope you have a great time with your boys.

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

[16 minutes 4 seconds][Agent] : Uh uh, sorry, I assume they're boys. Are they boy girl?

[16 minutes 7 seconds][Customer] : Oh, I've got one of each.

[16 minutes 8 seconds][Agent] : Oh, there you go.

[16 minutes 8 seconds][Customer] : I've got a boy and a girl, so I'm lucky. I'm per perfect. Don't need to have any more.

[16 minutes 12 seconds][Agent] : I've been there, done that now.

[16 minutes 14 seconds][Customer] : Yes, exactly. I don't know how people have more than two kids. I'd be go, I'd be going. I'd nuts.

[16 minutes 21 seconds][Agent] : Yeah, I feel the same. Now Sophie, the next step is to take you to those questions as I mentioned before and and remember the final person and any terms of coverage determine on the outcome of these questions that I'll take you through. Now there is a very quick paragraph. I'll wait first to remind you of being honest and being truthful. Sophie.

[16 minutes 34 seconds][Customer] : OK, OK.

[16 minutes 41 seconds][Agent] : And it says Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover

and other related services. We will share this with your insurer and 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 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 answer each question in full, even if you have provided some information to us in any earlier discussions you have had. If you do not take reasonable care, you may breach your duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. Do you understand and agree to your duty? Yes or no?

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

[18 minutes 9 seconds][Agent] : Fantastic. And Sophie, that's all you need to do for me, kindly. Just a yes or at the end of every question. A quick one that I lost to cover COVID. Have you been hospitalized for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications associated? Sorry, I missed, I missed that. Have you been hospitalized for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days? Beautiful Start. The first one in your main application is covering your residency here. Nice and simple, it says. Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia. Yes or no?

[18 minutes 44 seconds][Customer] : No, Yep.

[19 minutes 1 seconds][Agent] : Beautiful. Does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore?

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

[19 minutes 14 seconds][Agent] : Are you a employed or be self-employed?

[19 minutes 18 seconds][Customer] : Just say that again.

[19 minutes 19 seconds][Agent] : Yeah. Are you a employed or B self-employed?

[19 minutes 22 seconds][Customer] : Oh, A A.

[19 minutes 24 seconds][Agent] : Beautiful. Have you been in your current occupation for at least 12 months? Yes or no?

[19 minutes 34 seconds][Customer] : I've just started a new job in July, but I'm still working in the same industry as I have been for the last three years.

[19 minutes 35 seconds][Agent] : Just started in July, but I'm still working in the same industry as I have been the last three years. So you're within the same occupation. Just confirming. Yeah, it's the same.

[19 minutes 44 seconds][Customer] : Yeah, it's the same. It's the same.

[19 minutes 45 seconds][Agent] : It's the same.

[19 minutes 45 seconds][Customer] : I work in the NDIS industry.

[19 minutes 46 seconds][Agent] : I work in the NDIS industry.

[19 minutes 47 seconds][Customer] : It's the same.

[19 minutes 48 seconds][Agent] : OK.

[19 minutes 49 seconds][Customer] : Yeah. Yeah.

[19 minutes 48 seconds][Agent] : Thank you for all your services, by the way.

[19 minutes 51 seconds][Customer] : Oh, thanks.

[19 minutes 51 seconds][Agent] : I know it's not easy. So that's fine. If you are within the current occupation, that's fine. If you have changed companies, that's fine. We are what with this company, Same, Same. Same.

[19 minutes 56 seconds][Customer] : OK, Yep, I've changed companies.

[19 minutes 59 seconds][Agent] : Yes, I'm not saying.

[19 minutes 59 seconds][Customer] : Same, same, same. Yes, same occupation.

[20 minutes 2 seconds][Agent] : Right, so this question is referring to your occupation. OK, so now that you understand the full question, I'll wait that again. Have you been in your current occupation for at least 12 months? Yes or no? Beautiful. Do you intend to change your current occupation in the next 12 months?

[20 minutes 1 seconds][Customer] : Yes, Yep, yes, no.

[20 minutes 22 seconds][Agent] : You must love your job. Do you?

[20 minutes 25 seconds][Customer] : Now why retrained during COVID? I was an event manager before that and then because of COVID that all went down and then on maternity leave I retrained and so new, new industry.

[20 minutes 29 seconds][Agent] : Oh wow, yes, perfect. I'm glad you found something you're enjoying now. And the next question is asking do you have a second occupation that generates a taxable income? Have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration? 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 our height and weight ranges. So if you this one I can grab in centimeters our feet and inches. What is your exact height? How tall are you, 160?

[20 minutes 45 seconds][Customer] : No, no, 167 centimetres, 167. Yep.

[21 minutes 25 seconds][Agent] : Sorry, I took away 17 centimeters. My apologies. So 167 centimeters. What is your exact weight?

[21 minutes 30 seconds][Customer] : Yes, 99 kilos.

[21 minutes 33 seconds][Agent] : Thank you. Have you experienced any unexplained weight loss of more than 7 kilograms in the last 12 months?

[21 minutes 43 seconds][Customer] : No, I wish.

[21 minutes 44 seconds][Agent] : I wish every morning now, just letting you know, Sophie, I can see there is a change here in regards to the BMI, but the good news is your application is still active and running. So let's see how we go. OK?

[21 minutes 56 seconds][Customer] : OK, OK.

[21 minutes 55 seconds][Agent] : If needed, we can always make adjustments to the best. Thank you. To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of

Australia? Are you booked or will be booking travel within the next 12 months? Very nice.

[22 minutes 9 seconds][Customer] : No, no, I wish. Again, I wish I was.

[22 minutes 24 seconds][Agent] : Sorry, I'm just trying to, I know. Sorry, I'm just trying to move on to your next question. Just bear with me. Sorry, Sophie about this.

[22 minutes 44 seconds][Customer] : Sure.

[22 minutes 44 seconds][Agent] : I'm just having a bit of a technical issue here. Just bear with me. So if you can, I just put you on a quick hold just for a few seconds. My sincerest apologies. Just stay with me, OK?

[23 minutes][Customer] : No worries.

[23 minutes][Agent] : I'm just trying to up. Yeah, I'm just trying to download the rest of the questions. Oh, it's come back.

[23 minutes 4 seconds][Customer] : No worries.

[23 minutes 4 seconds][Agent] : Sorry about that. My apologies.

[23 minutes 5 seconds][Customer] : OK, that's OK.

[23 minutes 6 seconds][Agent] : Do you have existing income protection cover? Yes or no?

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

[23 minutes 11 seconds][Agent] : Beautiful. Now let's check your medical history. Now in this section, Sophie, the main question for you that applies is have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following? Again, remember, just a yes or no. That's all I need at the end of every question. Cancer, tumor, mole or cyst, including skin cancer, sunspots, Melanoma or leukemia. Have you ever had an abnormal cervical smear? Yes or no stroke, chest pain, palpitations or heart conditions such as but not limited to your heart attack and angina or high blood pressure, high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting. Diabetes, race, blood sugar, impaired glucose stolen so impaired fasting glucose, hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas.

[23 minutes 30 seconds][Customer] : OK, No, no, no, no, no, no, no, no.

[24 minutes 19 seconds][Agent] : Very good.

[24 minutes 28 seconds][Customer] : No.

[24 minutes 20 seconds][Agent] : 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.

[24 minutes 36 seconds][Customer] : Yes.

[24 minutes 37 seconds][Agent] : Thank you. Is your condition a form of schizophrenia, bipolar or psychotic disorder? Yes or no?

[24 minutes 45 seconds][Customer] : No.

[24 minutes 46 seconds][Agent] : Very good. Now with the next question, I'll give you the breakdown options. Is your condition a depression, anxiety, post Natal depression or stress including post traumatic stress disorder? Yes or no?

[25 minutes][Customer] : Yes.

[25 minutes 1 seconds][Agent] : Thank you.

[25 minutes 6 seconds][Customer] : No, No. No. Yes.

[25 minutes 2 seconds][Agent] : Is your condition anorexia nervosa or bulimia, ADHD, ADD other mental illness apart from what you've already disclosed?

[25 minutes 15 seconds][Customer] : Yes. Nothing.

[25 minutes 17 seconds][Agent] : OK, what other?

[25 minutes 17 seconds][Customer] : No, no, no, no. Nothing else. Nothing. No, Sorry.

[25 minutes 20 seconds][Agent] : That's fine. No, no, that's OK.

[25 minutes 20 seconds][Customer] : No, no.

[25 minutes 21 seconds][Agent] : So now that you understand, so you've already disclosed with the first option, so apart from that other mental illness, OK, now we're just going to talk about what you have just mentioned here. So in regards to what you have disclosed, how many episodes have you had which require treatment and your options are one to 2/3 to 4/5 to six or seven plus?

[25 minutes 43 seconds][Customer] : It's 3:00 to 4:00.

[25 minutes 50 seconds][Agent] : Thank you. Have you had and we are still talking about it, have you had symptoms or treatment for this condition within the last six months? Yes or no? Have you ever seriously contemplated or attempted suicide?

[26 minutes 1 seconds][Customer] : No, no.

[26 minutes 10 seconds][Agent] : Very good. So if you're doing well, I do have another question. Have the factors or causes that triggered the symptoms been partially or fully removed, yes or no?

[26 minutes 21 seconds][Customer] : Yes. Oh, yes.

[26 minutes 23 seconds][Agent] : Is that a yes or no?

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

[26 minutes 25 seconds][Agent] : Thank you.

[26 minutes 25 seconds][Customer] : Fully removed.

[26 minutes 28 seconds][Agent] : Thank you. Sorry, just for the recording that was, uh, yes or no to the full question.

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

[26 minutes 33 seconds][Agent] : Thank you. Appreciate it. Have you ever required treatment from or been referred to a psychiatrist, excluding psychologist or counselor? Yes or no?

[26 minutes 47 seconds][Customer] : No.

[26 minutes 48 seconds][Agent] : Thank you. In the last 10 years, have you required and you're still talking about these conditions that you've just disclosed? OK. In the last 10 years, have you required hospitalization as a result of this condition, Yes or no?

[27 minutes 5 seconds][Customer] : Yes.

[27 minutes 8 seconds][Agent] : So there is an additional exclusion that I need to read out your Sophie. And it says no. Benefits will be payable for any disability condition, disease, disorder, treatment or complications related to or arising from mental health disorder or illness, stress, drug or alcohol abuse. OK, your application is still active and running, so let's move ahead. Thank you, Sophie.

[27 minutes 30 seconds][Customer] : OK, OK.

[27 minutes 35 seconds][Agent] : The next one, Any legal drug use, abuse of prescription medication or received medical advice or counseling for alcohol consumption, disorder of the kidney or bladder, blood disorder or disease, perfect asthma or other respiratory disorder, executing childhood asthma, back or neck pain or disorder.

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

[28 minutes 6 seconds][Agent] : You're doing very well, Sophie. And the next one? Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome, all fibromyalgia, joint or muscle pain, ligament injuries, including replacement or reconstructive surgery, osteoporosis or osteopenia.

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

[28 minutes 28 seconds][Agent] : Any defect of hearing or sight other than which is corrected by glasses or contact lenses, that's fine. So it says up other than remember.

[28 minutes 37 seconds][Customer] : I do wear glasses, but just for reading, no.

[28 minutes 42 seconds][Agent] : So I'll just read that. Thank you. So now that you understand what we're asking, I'll just read that again. If you could kindly answer. Any defect of hearing or sight other than which is corrected by glasses or contact lenses, yes or no? Fantastic. The next question is asking. Sorry, it's happening again every time I try to go forward. There you go.

[28 minutes 56 seconds][Customer] : No, no, that's right.

[29 minutes 6 seconds][Agent] : Thank you. 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 of any medical tests or investigations such as, but not limited to any surgeries, X-rays, scans, blood tests or biopsy? Yes or no?

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

[29 minutes 35 seconds][Agent] : Fantastic. I'm just going to put a yes here only to disclose pregnancy, uh, with you because you're a little young 1. So I'm just going to put that in. It won't, Yeah. It won't affect your outcome in any way.

[29 minutes 42 seconds][Customer] : Oh, yes, OK, OK.

[29 minutes 45 seconds][Agent] : Just means we're doing the right thing. So I've put a yes. What

condition required the medical examination or advice? I've put down pregnancy if no history of complications with current or any previous pregnancies. And you are what sort of complication, Sophie? That's fine.

[29 minutes 58 seconds][Customer] : There was complications but yeah, I had to have an emergency cesarian section.

[30 minutes 9 seconds][Agent] : That's fine.

[30 minutes 8 seconds][Customer] : So the first baby and then the second runner was a plan cesarian in May.

[30 minutes 13 seconds][Agent] : That's fine.

[30 minutes 13 seconds][Customer] : I felt everything and they had to put me under general anaesthetic.

[30 minutes 16 seconds][Agent] : That's fine. Yeah.

[30 minutes 17 seconds][Customer] : OK?

[30 minutes 17 seconds][Agent] : I had, I had to do the same with my two boys so they can second was planned. Yeah. So I've put on two, uh, I've put, uh, I've disclosed both of them. So I'll just read that to you.

[30 minutes 17 seconds][Customer] : It was horrific, OK?

[30 minutes 26 seconds][Agent] : It says pregnancy. It's no history of complications with current or any previous pregnancies and you are not within six weeks of your estimated due date. Is that OK? And the next part that I've also added in is cesarean section. Is that OK?

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

[30 minutes 42 seconds][Agent] : That captures all that you just said. Easy. Other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? Yes or no? 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? Yes or no?

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

[31 minutes 12 seconds][Agent] : Just three more to go. The next one will cover. The next two will actually cover your family history. So mom, dad, brothers and sisters, that's it. 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 abnormalities polyposis?

[31 minutes 35 seconds][Customer] : No.

[31 minutes 36 seconds][Agent] : To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other heritage rate disease prior to age 60? Yes or no?

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

[31 minutes 48 seconds][Agent] : Oh, I'm sorry. Who was it?

[31 minutes 52 seconds][Customer] : My mum, she died of breast cancer. It'll be six years in March.

[31 minutes 57 seconds][Agent] : Oh, I'm so sorry, Sophie. I'm so sorry. I have to cover that.

[32 minutes][Customer] : No, that's OK.

[32 minutes][Agent] : I do have. Thank you. Uh, I do have to break down the question to capture her. How many of your immediate family suffered from cancer?

[32 minutes 11 seconds][Customer] : It was just one person.

[32 minutes 9 seconds][Agent] : Uh, just one second. OK, so I'll put one.

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

[32 minutes 15 seconds][Agent] : How many of your immediate families suffered from heart condition and or stroke? Uh, one, who is that? My father was.

[32 minutes 23 seconds][Customer] : 1, my father, he has, we was born with a hole in his heart, you know, open heart surgery when he was 8. So he's just monitored for his life.

[32 minutes 34 seconds][Agent] : How is he now? That's fine, yes.

[32 minutes 36 seconds][Customer] : Oh, fine, he's totally fine. He's just got a big scar.

[32 minutes 35 seconds][Agent] : He had the 1st open heart surgery in Australia. OK, that's fine. I'll put that as one.

[32 minutes 38 seconds][Customer] : Yeah, he had the 1st open heart surgery in Australia when he

was 8. So yeah, it was a long, long time ago, but he's fine. He's still alive.

[32 minutes 42 seconds][Agent] : Yeah, it was a long, long time ago, but he's fine. So that's good to hear.

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

[32 minutes 47 seconds][Agent] : And that's just him with that just one, right?

[32 minutes 50 seconds][Customer] : Yes.

[32 minutes 50 seconds][Agent] : OK, so the question was how many of your immediate families suffer from heart condition and are strokes? So that's just one. Your dad, easy. How many of your immediate families suffered from other heritage disease? Uh, one. Who's that? Who's my mom?

[33 minutes 5 seconds][Customer] : Just one, just my mum.

[33 minutes 10 seconds][Agent] : This is apart from cancer.

[33 minutes 12 seconds][Customer] : Well, it was no just for just the cancer she had.

[33 minutes 12 seconds][Agent] : Well, it was no, just just the cancer kids. Uh, she had it because she had the bracket gene. Umm, and I've been tested for it.

[33 minutes 15 seconds][Customer] : She had it because she had the BRCA gene and I've been tested for it and I don't have it.

[33 minutes 22 seconds][Agent] : Sorry, my mom had it.

[33 minutes 23 seconds][Customer] : And so her mum had it.

[33 minutes 24 seconds][Agent] : The bracket gene is a BRSBRC A2 gene. Why my mom's cancer is so invasive and why it was spread so fast.

[33 minutes 24 seconds][Customer] : The BRCA gene is a BRSBRC A2 gene and it's why my mum's cancer's so invasive and why it would spread so fast. And then I had to go and have the genealogy test done myself and I don't have it so I can't pass it on. And my, her, her mother had it.

[33 minutes 32 seconds][Agent] : And then I don't have myself and I don't have it.

[33 minutes 39 seconds][Customer] : And that's why she, Pennsylvania then passed on to my mother.

[33 minutes 40 seconds][Agent] : My her mother had it. OK. It's good to hear that you and thank you

so much for proactively doing that. Just bear with me. So that would be a yes to that question. So the question was how many of your immediate families suffer from other heritage disease?

[34 minutes][Customer] : Yep.

[33 minutes 57 seconds][Agent] : So I've put that as a yes, Sorry, one for your mom and because you, when did you, when did you did the genealogy test?

[34 minutes 5 seconds][Customer] : Oh, a few years ago it was, I think my number maybe four years ago.

[34 minutes 11 seconds][Agent] : Four years ago? And I'm so sorry. I know you've told me a couple of times. And what was the test again called?

[34 minutes 17 seconds][Customer] : It's called BRCA 2 Test.

[34 minutes 17 seconds][Agent] : BRABRCA, uh, two test UH-1 and BRCA 2 bracket 2 gene.

[34 minutes 23 seconds][Customer] : There's BRCA 1 and BRCA 2 and my mum had the yeah, the BRCA jeans yeah.

[34 minutes 27 seconds][Agent] : Yeah, yeah, the bracket gene, yeah.

[34 minutes 29 seconds][Customer] : So she I got tested for both, but I don't have neither. And she had the BRCA two thing. No, yeah, she still test.

[34 minutes 32 seconds][Agent] : Oh, so she had the two and you tested for one and two, you know, Yeah, she she tested for both. Mm Hmm. That I haven't. OK.

[34 minutes 39 seconds][Customer] : They test you for both anyway and they and but I didn't have it either of them, so that was lucky.

[34 minutes 44 seconds][Agent] : And when you said both meaning one and two, yeah, both genes. Yeah.

[34 minutes 46 seconds][Customer] : But both jeans, Yes, one and two, yes.

[34 minutes 48 seconds][Agent] : OK, beautiful. What I'm going to quickly do is just to make sure we're doing the right thing. And it's great that you got that done and sold to you. I'll just refer that to the end water. And that's where what will happen is it'll, umm, stay documented in your applications in the future if any complications happen. We know you did the right thing to letting us know.

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

[35 minutes 4 seconds][Agent] : OK, so I've put a yes to that one. And the next question is asking what was the condition? So I'm going to talk about your mother here. And she had two, right? Your your mom, the bracket chain 2. Is that what?

[35 minutes 17 seconds][Customer] : To what you should package it. Yeah. BRCA 2, yes, that's right.

[35 minutes 23 seconds][Agent] : So she had BRCA 2. Is that what?

[35 minutes 23 seconds][Customer] : Yep, BRCA 2.

[35 minutes 27 seconds][Agent] : Yeah.

[35 minutes 27 seconds][Customer] : Yes, that's right.

[35 minutes 32 seconds][Agent] : OK. And if you don't mind me asking, or you may know this, when was she? It was something she was born with her Detroit from her mom, right?

[35 minutes 40 seconds][Customer] : Yes, yes, yes.

[35 minutes 41 seconds][Agent] : OK so I'll just put down inherited by mother and did your grandmother has this has as well her grandmother.

[35 minutes 48 seconds][Customer] : So that's how it's what I don't know.

[35 minutes 49 seconds][Agent] : Uh, well, I don't know. OK You just know up to your grandmother, OK. Because yeah, once my mom had it, my grandmother and then they found out that she had the gene and then she and you proactively. MMM.

[35 minutes 51 seconds][Customer] : I don't know how far we, I I doubt it because yeah, once my mum has it, they tested my grandmother and then they found out that she had the gene and then she actually got breast cancer as well. And then she died as well just two years ago.

[36 minutes 4 seconds][Agent] : So it actually causes the cancer.

[36 minutes 7 seconds][Customer] : I I it causes attention, it causes it to be a lot more invasive and F fast growing.

[36 minutes 6 seconds][Agent] : Yeah, it actually causes the cancer and it causes it to be a lot more, umm, invasive and mm, hmm, OK, it accelerates faster. Uh, let me, let me just put that in.

[36 minutes 16 seconds][Customer] : Yes, that's OK.

[36 minutes 18 seconds][Agent] : OK, Just bear with me that I have to type this manually to refer to the underwater. So just bear with me. You've told me most of it and let me just type that in. OK, Just bear with me.

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

[36 minutes 58 seconds][Agent] : And the next question is asking how many immediate family members are affected by this condition? So I'll put on your mother and grandmother. OK. And this is where actually I'm going to put down that you did the test yourself proactively. And when did you do this approximately? Sorry, did you say 3 or 4 four years ago?

[37 minutes 7 seconds][Customer] : 2 Four years ago, I said. Four years ago, yeah.

[37 minutes 24 seconds][Agent] : OK, OK. And you proactive got check and they do check both of them one and two and you are all clear.

[37 minutes 47 seconds][Customer] : Yeah, yeah. The two. Yeah, that's the two.

[37 minutes 45 seconds][Agent] : And your mother just had the two chain, right like A2 chain and your grandmother just two, OK, both of them were two.

[37 minutes 52 seconds][Customer] : That's it. Yeah. So just give me one second.

[37 minutes 53 seconds][Agent] : OK, Yeah, yeah, so sorry, I'm typing anyway.

[38 minutes 46 seconds][Customer] : OK, I'm back.

[38 minutes 47 seconds][Agent] : Thank you. Welcome back. Umm, just, uh, with that one, the last question on that is asking. So we're in this, we're still in the family history section. What was the age our ages at diagnosis?

[39 minutes 3 seconds][Customer] : 54 She would have been in her 70s. In the 70s.

[38 minutes 58 seconds][Agent] : So with your mom, how old was she when she was diagnosed with the and your grandmother, I know this is a bit hard, but approximately OK, that's it. Thanks.

[39 minutes 12 seconds][Customer] : 78 What? You know that?

[39 minutes 14 seconds][Agent] : Yeah. So I'll put down about 878.

[39 minutes 18 seconds][Customer] : Yeah. Excuse me?

[39 minutes 20 seconds][Agent] : That's OK. And that's it. We've come to the end. Last question for you, other than one of events like gift certificate of vouchers, do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognized airline? Motor racing, parachuting, mountaineering, AB sailing, scuba diving, people done 40 meters, gave all rig diving or any other hazardous activity yes or no?

[40 minutes 8 seconds][Customer] : No, those days are behind me.

[40 minutes 7 seconds][Agent] : No, it says behind me. I would have said no to that one myself. Thank you very much. Skydiving twice.

[40 minutes 14 seconds][Customer] : I've been skydiving twice.

[40 minutes 16 seconds][Agent] : I don't need to do it again. There you go. There you go. And that was the end of your application. Thank you for being so patient with me and, uh, being proactive and letting me know if it, what you said. Now what's going to happen is your application is referred with below terms. I'll read that out to you.

[40 minutes 16 seconds][Customer] : I don't need to do it again, OK?

[40 minutes 35 seconds][Agent] : So due to mental health, uh, you've noted 3 to 4 episodes. No benefits will be payable for any disability condition, dis disease, disorder, treatment or complications related to or arising from mental health disorder or illness, stress, drug or alcohol abuse. And with the premium part of it, uh, I need to let you know, I need to advise that the premium has risen and it, this is due to the BMI, due to health. So let me just refer back to that. So we were working on that amount that you chose earlier. So I also need to advise that the premium has risen to \$45.30 per fortnight and the reason for that is to you to bear with me. I'll just bring that up due to BMI and the underwriting application, which means we are happy to get you covered and protected with those changes. Now I do understand the pricings have changed. Are you still happy with that or should I make any adjustments?

[41 minutes 5 seconds][Customer] : OK, no huge increase. I can't afford that.

[41 minutes 38 seconds][Agent] : That's fine. I'll bring it down a little bit. I'll just make some adjustments for you, Sophie, bear with me. Sorry. When I make adjustments, I actually have to jump

back in the application. Bear with me, OK?

[41 minutes 49 seconds][Customer] : OK.

[41 minutes 50 seconds][Agent] : You have given all the answers so I can actually do that for you now.

[42 minutes 5 seconds][Customer] : No, I can't do that either. No, that's that's no point. That wouldn't even cover my that wouldn't even cover my rent and food for my children.

[41 minutes 58 seconds][Agent] : So what I've done is I've bought the monthly benefit amount, I've just adjusted down to \$3000 and with the you need the OK wouldn't even cover my that wouldn't even cover my, umm, rents into Oh yeah, you did work that out, didn't you? Well, let me just bring it down a little bit, OK, Let me bring that up a bit then. Is there, do you think there is any, umm, option for you to work on the actually, let me just look at a few options, OK, And then you can tell me whichever is suitable. Bear with me.

[42 minutes 31 seconds][Customer] : Unless it's going to come down to \$30 a week, there's no way I can do it.

[42 minutes 28 seconds][Agent] : Unless it's gonna come down to \$30 away, there's no way I can do it.

[42 minutes 34 seconds][Customer] : And but I need to have the 4000 cover.

[42 minutes 34 seconds][Agent] : But I need to have fortnightly, you mean Yes, yeah. Sorry. 30 or fortnight?

[42 minutes 37 seconds][Customer] : Yeah, yeah, sorry. 30A fortnight.

[42 minutes 39 seconds][Agent] : Yeah. So around 30 per fortnight is workable. Yeah, yeah.

[42 minutes 39 seconds][Customer] : Yep, Yep.

[42 minutes 43 seconds][Agent] : OK.

[42 minutes 43 seconds][Customer] : And I'm not going to get the cover that I need. It's not going to work.

[42 minutes 44 seconds][Agent] : But I'm not gonna get the cover that I needed. Let's have a look. Let me see what options are available. And it's just when I go into the application, that's what I can

see if there are any changes there, Sophie, so bear with me. So because you've given me an amount, I can work on that. And basically.

[42 minutes 58 seconds][Customer] : And basically, and then the other thing is it's really frustrating.

[42 minutes 59 seconds][Agent] : And then the other thing is, mm, hmm.

[43 minutes][Customer] : So you're not going to cover me for mental health issues and then because my weight is a bit heavier, it jumps up by \$20 a fortnight. That's ridiculous.

[43 minutes 1 seconds][Agent] : So you're not gonna cut 4 extra 4 episodes in my entire life?

[43 minutes 8 seconds][Customer] : And you're not even going to cover me for mental health like 4-3 or four episodes in my entire life.

[43 minutes 14 seconds][Agent] : That's not really going in.

[43 minutes 14 seconds][Customer] : That's not really very many.

[43 minutes 15 seconds][Agent] : Most people have back in episodes.

[43 minutes 15 seconds][Customer] : Most people have that many episodes. That's just ridiculous.

[43 minutes 19 seconds][Agent] : I understand. And with that from it, yeah, with someone.

[43 minutes 23 seconds][Customer] : Basically, you have to be a perfect person that has never had a crisis in their life to get full cover with a good price.

[43 minutes 23 seconds][Agent] : So with the way you have to be a perfect person, but it's never had a crisis in your life to get full cover with a good product when it comes. Yeah, I understand where you're coming from, Sophie. Umm, and we do understand that things can happen for a person in life or personal circumstances.

[43 minutes 40 seconds][Customer] : Yeah, yeah, but but you've got to pay for it.

[43 minutes 39 seconds][Agent] : Basically, you've got to pay the UMM because you've had UMM crisis in class.

[43 minutes 41 seconds][Customer] : Basically, you've got to pay to be to because you've had crisis in your life. The risk factor.

[43 minutes 47 seconds][Agent] : It's just that when it comes to income protection, because we have to look at your uh, health and lifestyle yeah. So say someone and I, I, I understand sometimes what

may happen is if, uh, if you've had pre-existing condition and if that happens again, your reaction could be different.

[44 minutes 4 seconds][Customer] : I don't ha TH The thing is you're not covering my you're not covering the mental health side.

[44 minutes 5 seconds][Agent] : But The thing is you're not covering, but you don't have any mental health, right?

[44 minutes 9 seconds][Customer] : So that doesn't even matter.

[44 minutes 9 seconds][Agent] : It doesn't even matter, right.

[44 minutes 13 seconds][Customer] : I don't have any other pre EI don't have any other pre-existing health conditions though.

[44 minutes 11 seconds][Agent] : Apart from that, just with the mental health, it's I don't have any other.

[44 minutes 19 seconds][Customer] : But you're not cover.

[44 minutes 17 seconds][Agent] : No, I was referring to the mental health because it's something that has happened, right. So why did.

[44 minutes 20 seconds][Customer] : Yeah, but The thing is you're not covering me for that anyway. So why D So let's just take that out of the equation.

[44 minutes 21 seconds][Agent] : So let's just take that out of the question, right. So you're telling me that goes up next to the reason?

[44 minutes 26 seconds][Customer] : So you're telling me that goes up an extra \$20 a fortnight because my because I'm heavy up. That's the reason.

[44 minutes 32 seconds][Agent] : Yeah. The change in pricing is due to the BMI. And with the mental health, the way I've ex explained and read out and BMI, yeah, it doesn't matter.

[44 minutes 37 seconds][Customer] : And I can't believe that BMI is still like they still judge on BMI Cos that's like it's proven to be not even accurate.

[44 minutes 46 seconds][Agent] : It doesn't matter. I can't afford it. So right.

[44 minutes 45 seconds][Customer] : Anyway, it doesn't matter, it doesn't matter I can't afford it, so

thanks for all your help.

[44 minutes 48 seconds][Agent] : I'm just, yeah, I'm just making a few.