

[9 seconds][Customer] : Alright, breathtaking.

[10 seconds][Agent] : Hello, good afternoon. It's Rick giving a call from Real Insurance. How are you?

[15 seconds][Customer] : Good. Thanks mate. Oh yeah.

[17 seconds][Agent] : Good to hear you doing well. Thank you. I'm just giving a call and see if the online enquiry for the income protection cover and to give you the rundown on that and get different pricing and show the features of benefits for that one as well. And just to confirm, I have your details correct, Your full name, that's Brett and I, Yep. And date of birth as the 28th of the 8th 1991. Yep.

[29 seconds][Customer] : Yep, Yep, correct.

[41 seconds][Agent] : Beautiful. Thank you. Just Please note our calls are recorded. Any advice that provides general nature and may not be suitable to your situation? And could I confirm you're of course a male Australian resident? Yep, no problems. Well, I'd like you if you'll get you some options for the cover. Any questions along the way just let me know.

[54 seconds][Customer] : Yes, no worries.

[1 minutes 1 seconds][Agent] : Just so I have a just a better understanding, was the income protection new to yourself or do you currently have some covering price?

[1 minutes 8 seconds][Customer] : No, it's new to me.

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

[1 minutes 9 seconds][Customer] : I'm I'm currently employed, but I'm going to be a subcontractor and one of the policies for their new business on the contract until is to have income protection. Yep.

[1 minutes 19 seconds][Agent] : OK, I understand, no problem at all. I will have a look into that with you. Of course, Touchwood hope you don't need to use the cover, but as it is designed, it's there to provide a monthly income benefit paid out directly to yourself in the event if you're unable to work due to a disabling sickness for injury and suffer a loss of income. So any other bills or any other expenses at the time, there's no restrictions on the payout you can use that however is needed to help you out.

[1 minutes 31 seconds][Customer] : Yep, Yep. Yep.

[1 minutes 44 seconds][Agent] : We do offer an income benefit up to 70% of your monthly pre tax income from 1000 up to a maximum of \$15,000. Also easy to apply for it.

[1 minutes 49 seconds][Customer] : Yep, Yep, Yep.

[1 minutes 54 seconds][Agent] : So we take you through some health and lifestyle questions over the phone to see if we get you approved to say if you are accepted. Once you decide to commence it, the policy covers you up until your your all the policy anniversary following your 65th birthday. Just keep in mind as well that there are some exclusions that applies outlined in the PDF. And also the good thing with income protection policies with the premiums you pay, it's generally tax deductible which can make it a bit more cost effective for you as well. And we'll start with some questions around your duties at work. It is some processing to begin with. Did did you have any questions around that?

[2 minutes 23 seconds][Customer] : Yep, Yep. No, that's all good.

[2 minutes 30 seconds][Agent] : So I thought all good, no worries. And just to start with, before answering any of that questions, it is important that you are aware of your duty to answer all of our questions accurately and honestly and failing to do so could impact your cover claims time. Umm, but currently do you work in a minimum of 15 hours or more per week?

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

[2 minutes 53 seconds][Agent] : And is your role administrative, managerial or professional nature? We spend the majority of your time indoors and in an office or clinical environment. And do you perform heavy fuses for duties, use heavy machinery or drive a vehicle?

[3 minutes 2 seconds][Customer] : No, I drive a vehicle but I don't use heavy machinery.

[3 minutes 11 seconds][Agent] : No problem. So just mainly driving a vehicle. And, uh, are you qualified skilled or semi skilled or hold the required licenses to perform your role?

[3 minutes 21 seconds][Customer] : Yes.

[3 minutes 21 seconds][Agent] : Yeah. And do you work in any of the following fields, which is aviation as a pilot or crew, entertainment or sporting industry, Air Force, Army, armed forces? Or do you handle explosives?

[3 minutes 33 seconds][Customer] : No.

[3 minutes 35 seconds][Agent] : And do you regularly work underground or underwater, work at heights above 10 meters, work offshore, carry a firearm or drive long haul? All good. And lastly, have you had a cigarette in the last 12 months?

[3 minutes 44 seconds][Customer] : No, no, no.

[3 minutes 51 seconds][Agent] : All good, no problems. It's a good healthy choices. It does also keep your payments as well as possible as well.

[3 minutes 52 seconds][Customer] : Oh, I can't stand the smell of it. Oh, I can't stand the smell of it.

[3 minutes 59 seconds][Agent] : Yeah, yeah, fair enough. Yeah, on the fence. I don't know how people do it, but yes, good to hear yourself. No problems with that.

[4 minutes 1 seconds][Customer] : Yeah, yeah, yeah.

[4 minutes 6 seconds][Agent] : So best of you Judy's, we can offer you between the 1000 up to the maximum 15,000 just depending on your pre tax income.

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

[4 minutes 13 seconds][Agent] : So did you have a monthly amount you'd like to be covered for?

[4 minutes 20 seconds][Customer] : Well, the reason I'm getting a new job is that if I'm going to earn more money, that's part of the policy. And the money I'll be earning will be about 2 1/2 in a week.

[4 minutes 30 seconds][Agent] : Yep.

[4 minutes 33 seconds][Customer] : So I don't know if I'm, yeah, it was \$2000 a week. That'd be more than enough.

[4 minutes 36 seconds][Agent] : Yeah, course, no worries with that one. I can base it off and say it's a monthly benefit amount, so 2000 a week. So if you're looking at around \$8000 for the monthly benefit amount, I can start there. If you do need to adjust it up or down, I can quite you want as many amounts as you need to as well.

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

[4 minutes 52 seconds][Agent] : Umm, but at the moment, umm, could I confirm, are you currently employed or are you self-employed? Yeah, got you.

[4 minutes 58 seconds][Customer] : I am employed at the moment but I will be self-employed in 3rd of April. Yep.

[5 minutes 4 seconds][Agent] : Yeah, not a problem at all with that one, because we said pre tax income. So at the month you employed just the total annual enumeration pay to you by employee before tax and just excluding super contributions and does include salary and regular bonuses or commissions.

[5 minutes 29 seconds][Customer] : Not currently, no.

[5 minutes 20 seconds][Agent] : And just to confirm the title annual income pre tax is at least \$137,100 or more or not at the moment. Umm in that case because we can actually can insure you at the moment would be up to 70%. Do you know your your current annual income before tax?

[5 minutes 41 seconds][Customer] : Like as in what I like on a tax with memory would be about 75 grand last year.

[5 minutes 48 seconds][Agent] : Yeah, 75, there's no, no problems.

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

[5 minutes 50 seconds][Agent] : Umm, I stopped that because if, if it does change as well down the track, umm, like you mentioned this, that is going up. Umm, if later on, if you do need to increase recovery, you can apply to take out a top up policy. Umm, or if you of course apply to set up a new policy then as well, just be subject to eligibility if you need to. Umm, But at the moment what I can do for you, if it's up to 75,000, I can quote you on the maximum, which will be \$4375 for a monthly benefit amount at the moment. Umm, would that be suitable for you?

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

[6 minutes 19 seconds][Agent] : Yeah, like problems. I'll start there. We do also have options around selecting different waiting periods and benefit periods, just depending on your circumstances. So with your waiting period, it's the non payment period you must like before the income benefits payable after the insured events. So you can choose either 30 days or 90 days, but just keep in mind the income benefits paid in arrears. So admitting if you choose a 30 day waiting period, your first payment would be 60 days after your US eligible to claim.

[6 minutes 54 seconds][Customer] : I think 30 will be better.

[6 minutes 49 seconds][Agent] : So which waiting period would you like me to quote you on either 30 or 90 days 30 no problems and your benefit. So the maximum amount of time we will pay the income benefits anyone injured illness. You can choose from either six months, one year, two years or five years. Thank you.

[6 minutes 56 seconds][Customer] : Yeah, let's go. Six months, mate.

[7 minutes 12 seconds][Agent] : Yeah, not a problem. So based off those figures, you would be looking at a fortnightly amount of \$33.89 in total. Would you be happy to leave it there or would you like to adjust any of those figures?

[7 minutes 25 seconds][Customer] : No, I think that's fine. Yep.

[7 minutes 27 seconds][Agent] : No problems, leave it there. Also to mention, we do give you a 10% cash back on that as well. It's the following your first policy anniversary day, 10% of that and that you've paid into it is giving us a cash back to you as well.

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

[7 minutes 40 seconds][Agent] : Also included in that policy as standard, we have a rehabilitation benefit. So it's playing a reimbursement of up to 50% of your monthly income benefit to a maximum of \$3000 to assist with rehabilitation costs whilst claiming. And we can also or we can reimburse up to six times a monthly income benefit towards cost of equipment or modifications required to assist to return to work as well. And there's also a built in final expenses benefit. I hope you don't need to use it, but it's playing out \$10,000 in the event if you were to pass away. So to assist with funeral or any other final expenses at the time. Yep, the policy as well, just to to keep in mind with your premiums, it is step many. It will generally increase each year's wage. But to give you a, a quick indication of that. So yeah, as an indication, if you make no changes to your policy, the premiums for next year, I'll just give you some projections around that for you as well. So for next year's premiums would be \$36.13 a fortnight as an example as well. Yeah. And if you ever need to, you can also find information about that premium structure on our website as well. But what I'll do with you now, the next step is to take you through the health and lifestyle questions as the final price and eligibility is of

course determined on the outcome, which I'll take you through. See if we can get you approved and I'll get some options after that as well.

[8 minutes 18 seconds][Customer] : Yep, Yep, Yep.

[9 minutes 4 seconds][Agent] : Just to confirm, I have your other details up to date. Your e-mail ivegotitassoaduda\_07@hotmail.com Yep And. Preferred contact number that's? Just for mobile I've.

[9 minutes 13 seconds][Customer] : Yep, Yep.

[9 minutes 17 seconds][Agent] : Got you on today ending in 295 Daisy, And. What would be your preferred postal address Yep? Yep, very, good no. Problems OK.

[9 minutes 25 seconds][Customer] : 42 Banker BANKER St., Baruga, 3644.

[9 minutes 34 seconds][Agent] : AND, what's the post code for that one Yep? 36 double four and I PROMISE bear with me one second here in Berriga and I will say 42 of four, two in Banker St.

[9 minutes 47 seconds][Customer] : Yep.

[9 minutes 48 seconds][Agent] : Yep all good no problems and I'll just read you out a pre underwriting disclosure and we'll jump into those questions with you. So what that states, just please be aware our 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 scaling service providers for the purpose of for administering your policy or handling claims. Our privacy policy tells you more, including how to access incorrect information and lodge complaints about purchase of privacy. By proceeding, you understand that you are applying to purchase an Income Protection 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 provided some information to us in any early discussions you have had. If you do not take reasonable care, you may breach your duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. Could I confirm? Do you understand and agree to your duty? Yes or no?

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

[11 minutes 3 seconds][Agent] : Yeah, all good. Thank you. And so the question suggests yes or no, apart from your height and weight. And I've got 2 COVID-19 questions to start with. So have you been hospitalized for COVID-19 in the last 12 months?

[11 minutes 17 seconds][Customer] : No.

[11 minutes 18 seconds][Agent] : Or have you experienced any ongoing symptoms or complications associated with the COVID-19 infection in the last 30 days?

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

[11 minutes 27 seconds][Agent] : All good. And are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia?

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

[11 minutes 37 seconds][Agent] : Yep. And does your work require to use explosives, travel to areas experiencing war or civil unrest or work offshore?

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

[11 minutes 47 seconds][Agent] : And are you employed or self-employed? But as you mentioned at the moment you are employed.

[11 minutes 52 seconds][Customer] : Yeah, yeah, I am employed.

[11 minutes 54 seconds][Agent] : And have you been in your current occupation for at least 12 months? Yeah. And do you intend to change your current occupation in the next 12 months? That's fine. And will you or with your next hour changing occupation, will you be employed or self-employed?

[11 minutes 53 seconds][Customer] : Yeah, yes, yes, self-employed.

[12 minutes 11 seconds][Agent] : Yeah, self-employed. And will you be a business owner or a contractor?

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

[12 minutes 19 seconds][Agent] : Yep, that's fine. Or which one would you they would you be a business owner or would you be a contractor? OK, gotcha.

[12 minutes 26 seconds][Customer] : Well, I've got a business name and I'm and I'm going to be a subcontractor, so yeah, yeah.

[12 minutes 32 seconds][Agent] : In that case, what I can do so you would be contracting in that in that case I can lift it down as a so if you are contracting that's fine. So will will you be in the fine industry performing similar duties? Yeah. And do you have a current contract or a subcontract lined up?

[12 minutes 47 seconds][Customer] : Yes, I've got a job lined up, but I haven't signed a contract.

[12 minutes 58 seconds][Agent] : No problems, that's fine. Umm, what I'll do for you in that case? Umm, bear with me. Or in that case for yourself, do you have a like a subcontractor lined up or down the track you're looking to switch over to? Yep, that's all I can do. Answer yes for that just because we do have one coming up.

[12 minutes 57 seconds][Customer] : No, Yeah, yeah.

[13 minutes 16 seconds][Agent] : And do you expect income to reduce in the next 12 months? That's fine, no problems. And at this moment, do you have a second occupation that generates the taxable income?

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

[13 minutes 30 seconds][Agent] : Have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration? All good. The next section for you in relation to your height and weight. Please be aware that I'm required to obtain a confidence single figure measurement for each in order to continue with the application. This system does not allow me to enter any approximate figures, words or height and weight ranges. And So what is your exact height as you know it, either in centimeters or feet? In inches? Yep, 188 centimeters. What is your exact weight as you know it? Either in kilos, pounds or stones? Yep, Is that not so? 91.8 kilos?

[13 minutes 37 seconds][Customer] : No, 188 centimetres, 91.8 kilo, Sorry, yeah.

[14 minutes 14 seconds][Agent] : Yep. And have you experienced any unexplained white loss of more than 5 kilos in the last 12 months? Oh good. To the best of your knowledge I've infected with or I went a high risk category for contracting HIV which causes AIDS. And do you have definite



plans to travel or a flight outside of Australia either booked or will be booking travel within the next 12 months, no problems. And do you have or do you currently have an existing income protection cover?

[14 minutes 21 seconds][Customer] : No, no, no, no, I don't, no.

[14 minutes 49 seconds][Agent] : No problems. The next section for you in relation to your medical history does ask have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following which is a cancer, tumor, mole or cyst including skin cancer, sunspots, Melanoma or leukaemia? And has he ever had an abnormal PFI test or an enlarged prostate?

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

[15 minutes 19 seconds][Agent] : Stroke, chest pain, palpitations or heart conditions such as been a limited to heart attack and vagina or high blood pressure and high cholesterol. Thyroid condition or neurological symptoms such as dizziness or fainting. Diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Epilepsy, mud and urine disease.

[15 minutes 36 seconds][Customer] : No, no, no, no.

[15 minutes 54 seconds][Agent] : Multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Any illegal drug use, obviously prescription medication or receives medical advice or counseling for alcohol consumption. Disorder of the kidney or butter and blood disorder or disease.

[16 minutes 8 seconds][Customer] : No, no, no, no, no.

[16 minutes 25 seconds][Agent] : Asthma or other respiratory disorder, excluding childhood asthma and a back or neck pain or disorder. No, No.

[16 minutes 36 seconds][Customer] : Oh, I'll get it sold back and forget again, but it's something that's in the wire.

[16 minutes 40 seconds][Agent] : Yeah, that's fine.

[16 minutes 40 seconds][Customer] : Yeah, yeah.

[16 minutes 41 seconds][Agent] : Was it, have you required any like medical advice or any treatment for that at all?

[16 minutes 46 seconds][Customer] : Nah, Nah, Nah. Just general stores.

[16 minutes 50 seconds][Agent] : Yeah, Yeah, that's fine. No problems. That's all good.

[16 minutes 51 seconds][Customer] : Yeah, Nah, Nah.

[16 minutes 53 seconds][Agent] : And you haven't had or didn't need any treatment or anything like that in the in the past at all that that's a good night problems.

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

[17 minutes][Agent] : And aside from that, with any specific arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia, all good, and joint or muscle pain, ligament injuries including replacement or reconstructive surgery and osteoporosis or osteopenia and any defective hearing or slight other than which is corrected by glasses or contact lenses, no problems. And aside from all of that, so 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 a specialist? Or are you awaiting results for any medical tests or investigations such as not limited to any surgeries, X-rays, scans, blood tests or biopsy? And other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks? And other than what you've already told me about, have you ever joined your working career required more than two consecutive weeks of work due to illness or injury?

[17 minutes 54 seconds][Customer] : No, no illness, yes, but I don't have a long time ago, but that's that it.

[18 minutes 22 seconds][Agent] : Yep. It's an infection. No problems. What I can do? I can note that down. We can bear with me one second here.

[18 minutes 28 seconds][Customer] : I must have been there for 2122, so 10 years ago.

[18 minutes 32 seconds][Agent] : Yes, Yes, quite a while. No problems at all. What I'll do with that? Bear with me one second here. OK. What I'll do? Was it so just a bladder infection?

[18 minutes 44 seconds][Customer] : Yep.

[18 minutes 45 seconds][Agent] : Yeah. No problems. I'll disclose that there for you. Bear with me a second. OK, Well, but what I'll do is I'll give you some drop downs just to confirm with that one for you. That shouldn't be an issue. And aside from that, was there anything else apart from that? No problem. So I'll pop that down. And how long ago did that occur you mentioned, was it around 10 years ago?

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

[19 minutes 9 seconds][Agent] : Yep. And at the moment, is there any further investigation on the current treatment plan for that? All good. Could be here. OK. And at the moment, does it does this condition affect your work performance in any way?

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

[19 minutes 29 seconds][Agent] : Yeah, all good. And lastly, can I confirm if the full recovery has been made?

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

[19 minutes 35 seconds][Agent] : Yeah, good to hear. No problems. OK, that's I want to pop that down a few there. OK, that's all good. Just to confirm, apart from that one, was there anything else aside from that? All good, no problem. OK, it's all good to go. Just a few more to go and all complaint. So, to the best of your knowledge, has any of your immediate family, just a father, mother, brother or sister, only living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis?

[19 minutes 47 seconds][Customer] : No, no, no.

[20 minutes 10 seconds][Agent] : And two, the best of your knowledge should have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60? None of that OK. And final question for you.

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

[20 minutes 25 seconds][Agent] : So other than what of events such as a gift certificate or a voucher, do you engage in or intend to engage in any of the following, which is aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering up

sailing, scuba diving deeper than 40 meters, cable recognizing or any other hazardous activity kind of that. All good. OK, well, that's the end of the application for you. That's all I need to ask you. So I'm happy to let you know with those questions answered, there's been no changes to your policy, but I do need to in reference to those life, health and life. So answers application does need to be referred to the underwriter for assessment. It's mainly just in regards to the the bladder infection if it doesn't fit into our list specifically, which is quite a of course, straightforward or standard process around that one. So what I can do for you, because there's been no change to prices, no exclusions apply. Otherwise it'd be very healthy. So no surprises there. What I can do, if you're happy with the cover, I can link that to the account of your choice. There's no upfront payments required, so you can set a payment date in the future of your choice.

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

[21 minutes 35 seconds][Agent] : In the meantime, get that assessed by the underwriter. If they approve cover without any changes, we can get you covered immediately thereafter as well. So would that be something you're happy to proceed with?

[21 minutes 43 seconds][Customer] : Yep, Yeah. How long like will that take to when I get the test?

[21 minutes 52 seconds][Agent] : And that's usually quite quick with the underwriters.

[21 minutes 49 seconds][Customer] : Is that something that's going to take a week or is it happen now or alright?

[21 minutes 54 seconds][Agent] : I think they do finish up today. They would be finished up by now. So they would get back to me probably Monday morning. They usually quite quick just depending on their their workload. Of course.

[21 minutes 55 seconds][Customer] : Yeah, yeah, yeah, yeah, no, that's all.

[22 minutes 6 seconds][Agent] : All good to get that sorted out. If the insurer approves cover without any changes, would you be happy for me to record your acceptance of the policy now and send you out all your information to your e-mail and postal address? Easy, no problems. But if there's any changes or any other questions, of course I'll be back in contact you straight away. But what I'll do if you're happy with all that, we can get that link to the account of your choice and to get it started.

There's no upfront payments required of you. So did you have a preferred payment date you'd like it to start from?

[22 minutes 18 seconds][Customer] : Yes, Yeah, yeah, well, Monday would would be fine.

[22 minutes 41 seconds][Agent] : Yep, I can do the Monday, no problems. I'll select it for the Monday for now, but no payments will come out until that course come back fully approved, no changes. Would you prefer this to come from either a Visa or MasterCard or just a BSP and account number?

[22 minutes 56 seconds][Customer] : Can I do a based on an account number?

[22 minutes 57 seconds][Agent] : Yeah, of course.

[22 minutes 59 seconds][Customer] : Yep.

[22 minutes 58 seconds][Agent] : Will this be a savings or cheque account? Sorry, yes, savings and account name that's just under your full name.

[23 minutes 1 seconds][Customer] : Savings, yeah. Mr.

[23 minutes 8 seconds][Agent] : Yep, all good. And when you're ready, I'll note down the BSP number there.

[23 minutes 6 seconds][Customer] : Brett Brett Noyer 013575 and that's and the account number's 492447706.

[23 minutes 14 seconds][Agent] : Yep, Yep, Yep, six, no problems. That's all I need from you there. So last thing I need to do for you is I read you out your declaration just stating who we are, what the cover's all about. I'll get your acceptance at the end to get that all under way. So you're good to go. So with that starts off with the course. Thank you Brett and I, it is important to you understand the following information. We'll ask your agreement to these terms at the end and your policy may not be enforced unless we agree to these terms in full. Real Income Protection is issued by Hanover Live RE of Australasia TD whom you are referred to as Hanover. Hanover has an arrangement with Greenstone Financial Services whom are referred to as GFS Trading as Will Insurance to issue and arrange this insurance on it's behalf. Hanover has relied upon the information you have provided when assessing the application. That includes the information we initially collected from you to provide a quote.

[24 minutes 15 seconds][Customer] : None.

[24 minutes 14 seconds][Agent] : Hanover has set a target market determination for this product which describes as our insurance. This product is designed for Our distribution practices are consistent with this determination and you can obtain a be on our website. I need to remind you of the duty to take reasonable care that you agreed to. And can you please confirm you have answered all of our questions in accordance with your duty? Uh, yes or no?

[24 minutes 37 seconds][Customer] : Yes.

[24 minutes 38 seconds][Agent] : Thank you. We'd now from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services by going through this declaration. You can send to 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 provides the following insurance cover for Brett by a monthly insured amount of \$4375.00 with a waiting period of 30 days and a benefit period of six months. The monthly income benefit payable or in the event of a claim that may be less than a monthly insured amount as your income benefit is limited to 70% of your average monthly income over any 12 consecutive months during the two years before you suffered your recycling sickness or injury.

[25 minutes 27 seconds][Customer] : Bye.

[25 minutes 22 seconds][Agent] : Your income benefit can also be reduced if you receive other disability payments from other sources. There is a final expenses benefit of \$10,000 pay to your beneficiaries if you pass away while your policy is in place. Your cover expires on February 26th, 2057, 12:00 AM. Your premium for your first year of cover is \$33.89 per fortnight. Your premium is a stepped premium, which means it will be calculated at each policy anniversary and will generally increase each year. Included in your premium is an amount payable by Hanover 2 GFS of between 37% and 51% to cover costs. Your premium will be debited from your nominated bank account in name of Mr. Brett Nye Which price to debit from and have provided to us. The policy documentation, PDF 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 which you may cancel your policy and any premium you may have paid will be refunded in full and thus have lodged a claim. If you are replacing an existing policy with this cover, we recommended that you do not cancel of that policy and who have received no read out policy in full. There are risks associated with the placing policies as the new policy may not be identical to existing cover and there may be other risks you should consider depending on your circumstances. Finally, we have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. I do appreciate all your patience with me. I've just got two final questions to ask. So the first is, do you understand and agree with the declaration I've just read you yes or no?

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

[27 minutes 12 seconds][Agent] : Thank you. And while I've got you over the phone today, would you like any other information about the insurance now or would you like me to read any part of the PDS to you?

[27 minutes 22 seconds][Customer] : No. The only thing I need is the certificate of currency, but I'm assuming I'll get that in an e-mail.

[27 minutes 29 seconds][Agent] : Yeah, that's right. So once that has come back fully approved, umm, it should be sent out after the first payment date, which umm, that comes back fully approved should be the Monday, umm, I'm hoping Monday morning, which will be all good to go.

[27 minutes 27 seconds][Customer] : All in the mail, Yeah, Yep.

[27 minutes 41 seconds][Agent] : Umm, But if there is any other questions around or anything else, my name and details will be attached on the documents as well. So, umm, always give us a call if you need to as well.

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

[27 minutes 51 seconds][Agent] : But aside from that, that's all complete for you. So I should be back in contact to you hopefully Monday morning. If there's any changes, I'll let you know. But if that's been fully approved, no changes, we'll get that accepted in place as of Monday. Our fingers

crossed. Well, aside from that, that's all complete. That's all on it's way to you. So while I've got you today, was there any other questions you had or anything else I can help you out with at all?

[28 minutes 16 seconds][Customer] : Nah, mate. That's it. Thank you.

[28 minutes 18 seconds][Agent] : Good to go. No worries. Well, thank you so much for all your time to save me. Apart from that, it's all underway for you. Good to go. So it's like to let you take care and especially enjoy the rest of your evening.

[28 minutes 28 seconds][Customer] : No worries. Thank you very much.

[28 minutes 29 seconds][Agent] : All good, Thank you. Take care.

[28 minutes 31 seconds][Customer] : Bye. Thank you.

[28 minutes 32 seconds][Agent] : Bye.