

[2 seconds][Agent] : Good morning. Really.

[6 seconds][Customer] : Hi, how are you? I just want to get the insurance for the work compensa
compensation insurance.

[3 seconds][Agent] : Insurance, Joanne speaking, how can I help you today work Workers
compensation? No, that's not something that we do. So we don't have workers compensation
insurance? No, we do income protection.

[16 seconds][Customer] : Yes you don't do this one yes.

[26 seconds][Agent] : Is that what you're after?

[28 seconds][Customer] : So this one is the so, so what's the difference? So SA work compensation
insurance. So so they have the difference this one for the income or the same.

[28 seconds][Agent] : Not workers compensation, so work. So workers compensation is different to
income protection. So what, what, what were you after?

[47 seconds][Customer] : Yeah, so, so, so because I just want to to do the, the the the insurance to
cover my, my income for any injury or something illness.

[1 minutes 3 seconds][Agent] : OK, yes. So that that that is that is income protection.

[1 minutes 8 seconds][Customer] : Anka.

[1 minutes 9 seconds][Agent] : Yeah. So you're wanting a quote for income protection? Yeah,
definitely. I can give you a quote on income protection. I will just let you know that all the calls are
recorded. Any advice I provide is generally nature and may not be suitable to your situation. I will
just need to grab some details from you Sir. So if I can just start off with your name and your date of
birth.

[1 minutes 9 seconds][Customer] : OK, yes, OK, yes, yes. So my name is Sierra Azoi.

[1 minutes 35 seconds][Agent] : Yeah. How do you Sir? I see.

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

[1 minutes 36 seconds][Agent] : Is that a THIER and your surname?

[1 minutes 42 seconds][Customer] : Alazzo ALAZAIWI.

[1 minutes 46 seconds][Agent] : And is that all one word?

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

[1 minutes 51 seconds][Agent] : OK.

[1 minutes 53 seconds][Customer] : 17 of August 9988.

[1 minutes 51 seconds][Agent] : And your date of birth 1988. OK. And I'll just confirm you are a male Australian resident, is that correct?

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

[2 minutes 17 seconds][Agent] : And do you actually have any income protection insurance in place at at all at this stage or not? Not at the moment. OK, so WI with our cover, what it is designed, what it is designed to to do.

[2 minutes 23 seconds][Customer] : No, no, yes.

[2 minutes 32 seconds][Agent] : It is designed to provide a monthly income benefit at the that's paid directly to you if you are unable to work due to a disabling sickness or injury and you suffer a loss of income.

[2 minutes 47 seconds][Customer] : OK. Yeah. Oh, OK.

[2 minutes 47 seconds][Agent] : OK, So what it's designed to do with designed to help cover your bills and living costs if your salary is interrupted, You you can you can apply as long as you work at least 15 hours per week in paid employment. Now what do you do for work? What is your occupation?

[3 minutes 6 seconds][Customer] : So I'm, I'm the yeah, I'm, I'm the subcontract.

[3 minutes 12 seconds][Agent] : No, that that that's OK, just as long as you do work at least 15 hours per week. Do you work 15 hours per week?

[3 minutes 9 seconds][Customer] : I'm not not a full time work 15 hours. Yeah, I, I work more.

[3 minutes 22 seconds][Agent] : OK, yeah.

[3 minutes 24 seconds][Customer] : Yeah, I, I just do the the the Courier.

[3 minutes 23 seconds][Agent] : And, and what do you do for work Courier? OK. And and are you self-employed? This is your own business. Yes.

[3 minutes 32 seconds][Customer] : Yeah, yes, yeah, yeah.

[3 minutes 38 seconds][Agent] : Perfect. OK, So what we, what we offer here is uh, an income benefit of up to 70% of your monthly pre tax income.

[3 minutes 51 seconds][Customer] : Yeah, yeah.

[3 minutes 57 seconds][Agent] : OK from \$1000 up to a maximum of \$15,000.

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

[4 minutes 3 seconds][Agent] : Now it is easy to apply. There are some questions we need to go through with yourself over the phone.

[4 minutes 7 seconds][Customer] : Yeah, Yeah, yeah.

[4 minutes 9 seconds][Agent] : Umm, these and these questions would determine your eligibility for the cover and uh, also on what terms we can offer that cover to you.

[4 minutes 20 seconds][Customer] : OK.

[4 minutes 20 seconds][Agent] : And once in place, it will cover you until your policy anniversary following your 65th birthday. Now, keep in mind that there are some exclusions that apply. These are outlined in the product disclosure statement which will be sent out to you as well with all the documents.

[4 minutes 28 seconds][Customer] : Yeah, OK. And how, how much I have to pay, uh, for this one?

[4 minutes 37 seconds][Agent] : OK now, yeah. Well, what I'll do is I'll go through some pricing with you, OK? There are, first of all, some questions I need to go through regarding your duties that you perform at work. So I'll go through those with you first. OK. So, uh, before answering any of our questions, it is important you that you are aware of your duty to answer all our questions accurately and honestly. Value to do so could impact your coverage claims time. So it's the first question here is do you work 15 hours or more per week? Yes or no?

[4 minutes 43 seconds][Customer] : Yeah, yeah, yeah, yeah, yes.

[5 minutes 17 seconds][Agent] : Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment, yes or no? So when, when you work, are you ma mainly indoors? Are you doing like office work or administrative work?

[5 minutes 31 seconds][Customer] : In the critical environment, No, no, no, no, no.

[5 minutes 43 seconds][Agent] : OK, so, so for for these actual questions, I'll just need a clear yes or no. And this is based on what you perform, what you your duties are at work.

[5 minutes 54 seconds][Customer] : OK, Yeah.

[5 minutes 53 seconds][Agent] : OK, so I'm just going to read that question again. Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment? Do you perform heavy physical duties, use heavy machinery or drive a vehicle? Yes or no?

[6 minutes 9 seconds][Customer] : No, Yes. Yes.

[6 minutes 18 seconds][Agent] : Are you qualified, skilled or semi skilled or hold the required licenses to perform your role? Yes or no?

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

[6 minutes 28 seconds][Agent] : Do you work in any of the following fields? Aviation as a pilot or crew, entertainment or sporting industry, Air Force, Army, armed forces or do you handle explosives? Yes or no? And do you regularly work underground or underwater, work at heights above 10 meters, work offshore, carry a firearm or drive long haul?

[6 minutes 42 seconds][Customer] : No, no.

[6 minutes 53 seconds][Agent] : Yes or no, Perfect. So there you Judy's base questions completed there now at the I I can get into some pricing with you now. I just need to ask first of all have you had a cigarette in the last 12 months, yes or no? OK, perfect. And you did already mentioned that we know in terms of your employment status, you did confirm earlier in the call that you are self-employed, is that right?

[7 minutes 11 seconds][Customer] : No, no, I'm not seeking yes.

[7 minutes 26 seconds][Agent] : Perfect. So to help determine how much cover we can offer you as here I'll provide you with the definition of pre tax income. So being and being self-employed, your pre tax income is your share of annual income earned in the business before tax directly due to your own personal efforts less any business expenses and excluding super contributions. So this is the

amount that the business would otherwise cease earning in the event you were unable to work due to a disability. So based on that definition, what is your annual pre tax income?

[8 minutes 9 seconds][Customer] : Before or Ascal tax?

[8 minutes 10 seconds][Agent] : So this is what we're asking is before tax. So what is your annual pre tax income?

[8 minutes 16 seconds][Customer] : Ah, before, before, before the tax. OK. So it's we the last year it's around the 100 forty 46,000, yes. Yeah.

[8 minutes 28 seconds][Agent] : 146,000 Perfect and based on your duties and income you can select a monthly benefit amount from \$1000 anywhere up to a maximum of 8516.

[8 minutes 48 seconds][Customer] : OK, 6000.

[8 minutes 49 seconds][Agent] : Now, what amount would you like me to quote you on 6000? Yeah, bear in mind I can give you different different quotes as well. But we can start off with \$6000. Now you can also, you also have the option to select different waiting periods and benefit periods. This is all depending on your circumstances, of course.

[8 minutes 55 seconds][Customer] : Yeah, Yeah, OK. Yeah.

[9 minutes 14 seconds][Agent] : OK, now the waiting period. First of all, this is the non payment period that you must wait before the income benefit is payable after the insured event. So you can choose a 30 days or 90 days. Please keep in mind that the income benefit is paid monthly in a raise. So this means if you choose a 30 day waiting period, your first payment would be 60 days after you were first eligible to claim.

[9 minutes 26 seconds][Customer] : OK, OK.

[9 minutes 45 seconds][Agent] : So which waiting period would you like me to select here for you?

[9 minutes 49 seconds][Customer] : It's been said today it's been better.

[9 minutes 51 seconds][Agent] : 30 days and you also have the option to pick which benefit. You would like me to select here. Uh, and the benefit. Uh, at the, uh, is the maximum amount of time that we will pay the income benefits to anyone injury or illness.

[9 minutes 51 seconds][Customer] : Yeah, yeah, yeah.

[10 minutes 9 seconds][Agent] : You can choose a benefit period of six months, one year, two years or five years. Which benefit. Would you like me to select?

[10 minutes 19 seconds][Customer] : Six months.

[10 minutes 20 seconds][Agent] : Six months.

[10 minutes 22 seconds][Customer] : Yeah. So because if you a few more, they will be increased.

[10 minutes 24 seconds][Agent] : OK, So with a MM, Hmm, that's exactly right.

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

[10 minutes 29 seconds][Agent] : Yes, that's right. OK, So with a six month monthly benefit amount, 30 day waiting period and a six month benefit. You're looking at an indicative fortnightly premium of \$58.31. That's per fortnight. That's right, \$58.31. How's that sounding?

[10 minutes 47 seconds][Customer] : 4 * 58 OK, so can I give you my Yeah, so it's good. So can you give me my E, my e-mail address to you and send me this one, the code to my e-mail?

[11 minutes 1 seconds][Agent] : I can, but so that, that is not the, that's just an indicative quote only. I would actually have to go through the health questions and that would determine both your eligibility for the cover as well as the final price.

[11 minutes 3 seconds][Customer] : Yeah, yeah, yeah, OK.

[11 minutes 17 seconds][Agent] : So while I have you on the phone, I can go through those health questions. Now what I'll need to do is I can just also, I can just confirm your residential address.

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

[11 minutes 27 seconds][Agent] : First of all, just starting with your post code and suburb there.

[11 minutes 32 seconds][Customer] : OK. So the the the others, it'd be there 20 Sweden St.

[11 minutes 36 seconds][Agent] : Sorry, 23.

[11 minutes 38 seconds][Customer] : it's one No, no, 20 Sweden St. Do you want spell this out for you Clearview?

[11 minutes 44 seconds][Agent] : Yep, if I can just have the the post code and suburb.

[11 minutes 50 seconds][Customer] : Yeah. So the post code, it's be there 5085 on the level, it's been a Clearview.

[11 minutes 57 seconds][Agent] : CLEARVIEW Yeah. Perfect.

[11 minutes 59 seconds][Customer] : Yeah, yeah, yeah, 20. So we've been to three.

[11 minutes 59 seconds][Agent] : And you said it was 20 Swindon St. Swindon Perfect Is that also your postal address as well at here? Perfect.

[12 minutes 6 seconds][Customer] : Yes, yes, yeah, yes.

[12 minutes 15 seconds][Agent] : And we've got the mobile number here ending in 4/09 as the best contact number and the e-mail address of AC.

[12 minutes 30 seconds][Customer] : Exactly.

[12 minutes 22 seconds][Agent] : So Ath doubleer_iqnet@live.com is that still correct perfect? Well. What, I'll Do is umm there, is a there, is a pre underwriting disclosure that I NEED to read out to you before I CAN get into the health question so. I'll Just read that out to you then.

[12 minutes 47 seconds][Customer] : Yeah. OK.

[12 minutes 41 seconds][Agent] : We can get into the health questions and uh see, if we can get you eligible for the cover and then that'll determine as, I SAID also, the final price as well so.

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

[12 minutes 51 seconds][Agent] : It just reads please. Be aware all calls are recorded for quality and monitoring purposes we. Collect your personal information to providing insurance quotes, issue cover and other related services.

[12 minutes 58 seconds][Customer] : Yeah, OK.

[13 minutes 5 seconds][Agent] : We will share this with your insurer and make sure with other Australian service providers for the purpose of administering your policy or handling claims.

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

[13 minutes 14 seconds][Agent] : Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breach of the privacy. By proceeding, you understand that you are applying to Purchase and Income Protection policy and as such, you have a duty to take reasonable care to not make any misrepresentations.

[13 minutes 34 seconds][Customer] : Mm hmm.

[13 minutes 33 seconds][Agent] : 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 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. Do you understand and agree to your duty? Yes or no?

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

[14 minutes 6 seconds][Agent] : Now I need to ask the following question specific to COVID-19 before we proceed.

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

[14 minutes 11 seconds][Agent] : 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? Yes or no?

[14 minutes 17 seconds][Customer] : No, No. Yeah.

[14 minutes 28 seconds][Agent] : Now the next question the with these health questions, I will need to read these out in full and I will just need a clear yes or no based on your particular circumstances there, Sir.

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

[14 minutes 38 seconds][Agent] : OK, so the first one here reads, are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia, yes or no?

[14 minutes 50 seconds][Customer] : Yes, I'm citizen. Yeah.

[14 minutes 51 seconds][Agent] : Perfect. And you, so you are an Australian citizen and you're currently residing in Australia, is that right?

[14 minutes 57 seconds][Customer] : No, I'm, I'm citizen.

[14 minutes 59 seconds][Agent] : That's right. And you are currently residing in Australia as well.

[14 minutes 58 seconds][Customer] : Yeah, yes.

[15 minutes 4 seconds][Agent] : Perfect. And does your work require you to use explosives, travel to

areas experiencing war or civil unrest, or work offshore? Yes or no? And are you a employed or be self-employed?

[15 minutes 14 seconds][Customer] : No, just employed.

[15 minutes 22 seconds][Agent] : Do you? Do you own a business or are you a contractor?

[15 minutes 27 seconds][Customer] : So I'm on the business.

[15 minutes 29 seconds][Agent] : So business owner, perfect. Have you been in your current business for at least 12 months? Yes or no? Has your business been profitable, yes or no?

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

[15 minutes 43 seconds][Agent] : If you were to become disabled and unable to work, would your business continue to generate income for more than 60 days, yes or no? So that was a yes.

[15 minutes 53 seconds][Customer] : Oh, yes, yes.

[16 minutes][Agent] : OK, so the income protection benefit will be reduced by any income you'll receive or are entitled to receive from any business you have an interest in subsequent to the disablement date. This adjustment will only apply where the total amount of the benefit payable plus the ongoing income exceeds 70% of your pre disability income.

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

[16 minutes 22 seconds][Agent] : Ah do you have a second occupation that generates a taxable income? Yes or no? Have you ever been declared bankrupt or placed in receivership, in voluntary liquidation or under administration? Yes or no.

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

[16 minutes 37 seconds][Agent] : 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 first of all, your height. What is your exact height? I can't accept this. In centimeters or feet. In inches, 194 centimeters. And what is your exact weight? I can't accept this in kilograms, pounds or stone 113. OK, so I'll just confirm we've got your height is 194 centimeters and your weight is 113 kilograms. Is that correct?

[17 minutes 1 seconds][Customer] : Yeah, something is that would be 194, yes, OK, Gram it be around the 100, the 130, yes, yes, yes.

[17 minutes 30 seconds][Agent] : Perfect. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no to the best of your knowledge. Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Yes or no? Do you have definite plans to travel or reside outside of Australia IE booked or will be booking travel within the next 12 months? Yes or no? Do you have existing income protection cover, yes or no?

[17 minutes 40 seconds][Customer] : No, no, no, no, no.

[18 minutes 16 seconds][Agent] : Now the next section is in relation to your medical history. There is one underlying question at you and then there's questions that follow on from that. So the first question here is have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? So we've got cancer, tumor, molar cyst, including skin cancer, sun spots, Melanoma or leukemia. Yes or no. Have you ever had an abnormal PSA test or an enlarged prostate? Yes or no?

[18 minutes 47 seconds][Customer] : No, no, no. Yeah.

[18 minutes 55 seconds][Agent] : So was that yes or no growth, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure, Yes or no. High cholesterol, thyroid, conditional neurological symptoms such as dizziness or fainting. Yes or no. Diabetes, Raise blood sugar intake, glucose tolerance or intake, Fasting glucose, Yes or no. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder, or pancreas. Yes or no.

[19 minutes 7 seconds][Customer] : No, no, no, no.

[19 minutes 30 seconds][Agent] : Epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Yes or no. Anxiety, depression, or stress requiring medical treatment or any other mental health disorder. Yes or no. Any illegal drug use, abuse of prescription medication, or receive medical advice or counseling for alcohol consumption. Yes or no. Disorder of the kidney or bladder. Yes or no. Blood disorder or disease? Yes or no. Asthma or other respiratory disorder, excluding childhood asthma. Yes or no. Back or neck pain or disorder? Yes or

no?

[19 minutes 38 seconds][Customer] : No, no, no, no, no, no, no, no.

[20 minutes 13 seconds][Agent] : Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome, or fibromyalgia. Yes or no. Joint or muscle pain. Ligament injuries, including replacement or reconstructive surgery. Yes or no. Osteoporosis or osteopenia, Yes or no. Any defective hearing or sight other than which is corrected by glasses or contact lenses. Yes or no?

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

[20 minutes 41 seconds][Agent] : Perfect. Thank you so much. There's just a few more left. Umm. So the next question here is 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? Yes or no? 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? Sorry, was that yes or no? And 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?

[21 minutes 7 seconds][Customer] : No, no, no, no.

[21 minutes 32 seconds][Agent] : OK, so there's just few more questions left. To the best of your knowledge. Have any of your immediate family and what we mean by immediate family Apia, Are your father, mother, brother or sister living or deceased? Ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? Yeah. So to the best of your knowledge, have any of your immediate family, living or deceased ever been diagnosed with any of these diseases? So we've got polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis.

[21 minutes 54 seconds][Customer] : So my situation now, yes, No, no, no, no, there's no one.

[22 minutes 13 seconds][Agent] : OK. And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to

the age of 60? OK.

[22 minutes 25 seconds][Customer] : No, you don't need all right to help you.

[22 minutes 27 seconds][Agent] : And the last question, the last quest question here is other than one off events gift certificate or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognised airline, motor racing, parachuting and mountaineering, AB sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity, yes or no?

[22 minutes 55 seconds][Customer] : No.

[22 minutes 56 seconds][Agent] : Perfect. So based on your responses there, congratulations, you have been fully approved for the Income protection and UMM, so there has been umm no change to the fortnightly premium. So your application is approved with the below term. So there is that exclusion because you are self-employed and the business continuity. So the income protection benefit will be reduced by any income you receive or are entitled to receive from any business you have an interest in subsequent to the subsequent to the disablement day. This adjustment will only apply where the total amount of the benefit payable plus the ongoing income exceeds 70% of your pre disability income. OK, so with that. So with the with the \$6000 monthly benefit amount, with the 30 day waiting period and a six month benefit. That fortnightly payment premium is \$58.31. Now, would you like to have a look at any other monthly benefit amounts or you're happy with that monthly benefit amount?

[23 minutes 45 seconds][Customer] : OK, Yeah, yes, yeah. What? What's another one?

[24 minutes 8 seconds][Agent] : So we can go, we, we can go up or down in increments of of \$100.00. So you can choose anywhere from \$1000 anywhere up to, as I said, a maximum, the maximum was 8516. Would you like to have a look at any other levels of cover? Yes. So 8000 even or the total maximum amount. So the maximum would be 8516. Did you want me to give you a quote for that amount or just 8000 even? OK, 8000, so 8000 with a 30 day waiting period and a six month benefit. You'd be looking at \$77.74 per fortnight.

[24 minutes 28 seconds][Customer] : Yes, so, So what what's about the the cost for the 8000 the

monthly so the so So what means for the maximum amount so 8000 for Fortnite. OK, So if you just get the 1500 the weekly so how much is we cost is be the four times to be the 3000. So 6000 would be good? I think so Yeah. So the so the the the insurance.

[25 minutes 3 seconds][Agent] : Yeah, 6000 be, but bear in mind Sir, bear in mind Sir that if you wanted to start off with a lower amount, you can do do that. And then if your circumstances change down the track you wanted to to change that monthly benefit amount, you can apply to do so. That would just be subject to eligibility at the time.

[25 minutes 42 seconds][Customer] : Oh, OK. So we can, we can change in the future.

[25 minutes 45 seconds][Agent] : Yes, that's right. You can apply to have that change as well as the as well as the the waiting periods and the and the also the benefit periods.

[25 minutes 55 seconds][Customer] : Yeah. And also if I want to cancel this one, so, so I have the the con, the fixed contract or we can cancel anything.

[26 minutes 1 seconds][Agent] : Oh, so you are not locked locked in to any contracts? No.

[26 minutes 5 seconds][Customer] : Yeah, yeah, no, yeah, yeah.

[26 minutes 6 seconds][Agent] : So if you decide, you know, if you decide down down the track that you're no longer needing the cover, you can just call us. You're not the lock lock locked into any?

[26 minutes 16 seconds][Customer] : Oh, you can cancel anytime.

[26 minutes 17 seconds][Agent] : That's right. Yes.

[26 minutes 19 seconds][Customer] : OK.

[26 minutes 18 seconds][Agent] : And there's no fee to cancel. OK.

[26 minutes 21 seconds][Customer] : OK. So OK. So how much the cost for the for the more the 4000?

[26 minutes 28 seconds][Agent] : Yeah, definitely. So for \$4000 cover and still with the 30 day waiting period and six month benefit. Yeah. OK. And you're still happy with fortnightly? Fortnightly.

[26 minutes 32 seconds][Customer] : Yeah, yeah, yeah.

[26 minutes 45 seconds][Agent] : OK. So I'm just waiting for that to adjust. So it's a 4000 monthly benefit amounts with the with the same 30 day waiting period and six month benefit.

[27 minutes 5 seconds][Customer] : The 38th, Yeah.

[26 minutes 59 seconds][Agent] : You're looking at a fortnightly premium of \$38.87 per fortnight, \$38.87 and that is fully approved already.

[27 minutes 10 seconds][Customer] : Oh, OK. On the yeah. So can you please send me this one through the e-mail? Because I want to make sure with the with the company, this one is the right one. I have to choose it.

[27 minutes 21 seconds][Agent] : Yeah.

[27 minutes 21 seconds][Customer] : So yeah, just send me the e-mail, OK. I just want to confirm with them first and I will, I will get this one for for you, OK?

[27 minutes 30 seconds][Agent] : OK. Just bear with me because I'll, I'll just, I'll just explain some actual options that we have. OK? First of all, AH, included in in your policy is also a rehabilitation AH benefit along with the final expenses benefit, which pays \$10,000 in the event that you pass away to assist with funeral costs or other final expenses as well. And I will let you know that your premium is stepped, which means it will generally increase each year as you age. So as an indication, if you make no changes to the policy, your premium next year will be \$37.43 per fortnight.

[27 minutes 35 seconds][Customer] : Yeah, yeah, yeah, OK, Yeah, OK.

[28 minutes 7 seconds][Agent] : OK, that's based.

[28 minutes 8 seconds][Customer] : So how, how much they will be increased?

[28 minutes 14 seconds][Agent] : So what the percentage is.

[28 minutes 9 seconds][Customer] : The how, how many, the percentage they will be increased every year, Yeah.

[28 minutes 18 seconds][Agent] : So you're looking at about it's you're looking at about umm, so this year it was umm \$38. Sorry, just let me look here. Sorry, just just bear with me. I'm just going to make sure that's correct. So, so, so please, so I'll, I'll, I'll just make you aware. Please be aware that all our premium projections are indicative only and assume that you do not make any amendments to to your cover.

[28 minutes 49 seconds][Customer] : Yeah, Yeah, yeah. OK.

[29 minutes 20 seconds][Agent] : So I, I can't actually give an exact estimation of what your premium next year will be, but this is just a premium. This is just an, an indication only. OK. But uh, I will let you know that you can also find information about our premium structure on our website as well.

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

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

[29 minutes 42 seconds][Customer] : So yeah, I appreciate to send me the this one through the e-mail now. So I will just call, call the, the, uh, the company. And so this one is to be the they need it or the other one. I told you before. So I just wanna make sure, OK, understood that I will get back to you. OK?

[29 minutes 58 seconds][Agent] : Yes, yes, no, that's OK. What I'll do is I'll look, I, I, I can organize to get get that one emailed out to you. The other option that that we can do also is in the meantime because you have been fully approved, we can actually get you immediately covered over the phone today. You're not required to make any payments today.

[30 minutes 10 seconds][Customer] : Yeah, yeah, yeah. OK.

[30 minutes 18 seconds][Agent] : So what that'll mean is your cover will start immediately. We will send out all your documents to you by both post and e-mail. You can select your first payment anytime in the next 30 days. That'll give you that time to, you know, read over the documents, make sure that it is suitable.

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

[30 minutes 37 seconds][Agent] : If for whatever reason you change your mind or you decide it's not what what you're what you were needing, you can just simply GI give us a call. You're not locked into any any umm, any. You're not locked into the actual you're not locked in at all.

[30 minutes 56 seconds][Customer] : Yes.

[30 minutes 56 seconds][Agent] : Umm, but as I said, yes, that's exactly right.

[30 minutes 57 seconds][Customer] : You, you will send me the certificate also for the insurance or Yeah, OK.

[31 minutes 1 seconds][Agent] : Sorry if you so we as I said, if you decide you want to get

immediately covered over the phone, we'll send everything out to you and as I said, you can choose your first fortnightly payment anytime in the next 30 days. We can coincide that with any pay days that you may have.

[31 minutes 8 seconds][Customer] : Yeah, Yeah, yeah, yeah.

[31 minutes 17 seconds][Agent] : The policy does also give you a 30 day cooling off.

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

[31 minutes 20 seconds][Agent] : Which which does start from that first fortnightly payment day that you select.

[31 minutes 26 seconds][Customer] : Yeah.

[31 minutes 25 seconds][Agent] : So if you do decide this policy is not suitable for you and cancel within the third 30 days and you will receive a full refund of your premium unless the claim has been made.

[31 minutes 35 seconds][Customer] : OK, OK. Yeah, yeah, yeah, I'm happy.

[31 minutes 34 seconds][Agent] : Now, you're happy for us to get the policy in place now, so you're immediately covered while you're confirming all of that. OK. Well, what we can do is if you're happy with the \$4000 benefit amount, with that fortnightly premium of \$38.87, when would you like that first fortnightly payment to be deducted?

[31 minutes 42 seconds][Customer] : Yeah, happy that OK, Yeah, yeah.

[32 minutes 5 seconds][Agent] : OK.

[31 minutes 59 seconds][Customer] : You can do the next payment on the next month on the same day, yes.

[32 minutes 5 seconds][Agent] : So the 25th, OK, but you are happy with fortnightly premiums, is that right?

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

[32 minutes 15 seconds][Agent] : OK, So the 25th is actually Christmas Day, which is a public holiday. We won't be able to select that one. So we'd have to go the the would you like the Friday the 20th or sorry, did you say that the 20th or did you want the day before the 25th? What day would

you like?

[32 minutes 22 seconds][Customer] : OK 20, just book it the 26th. OK. Before 20, just book it the 20. Good 20.

[32 minutes 37 seconds][Agent] : I can't do the the 26th so I'd have to go before the 25th because the 20th, the 20th of December and then every every fortnight thereafter.

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

[32 minutes 52 seconds][Agent] : Perfect. And for that, for that first fortnightly payment coming out on the 20th of December and then every fortnight thereafter for the direct debits, we can, you can choose a debit card or a credit card or a BSP and account number. What would be your preference there? Debit card. OK, before I grab your debit card details, I will need to pause the recording. So just bear with me while I I pause for the recording.

[33 minutes 21 seconds][Customer] : Oh, or maybe you can do the the bank account be better.

[33 minutes 24 seconds][Agent] : Oh, if you prefer the the bank account, I can definitely do that as well.

[33 minutes 28 seconds][Customer] : Yeah, bank account.

[33 minutes 29 seconds][Agent] : OK, And is that a savings account or a cheque account?

[33 minutes 29 seconds][Customer] : OK, saving account.

[33 minutes 34 seconds][Agent] : Savings. OK, perfect.

[33 minutes 36 seconds][Customer] : Yeah, OK. The saving the the BSBHB the yeah, 0065.

[33 minutes 36 seconds][Agent] : So if you've got the BSB and account number, I can grab that from you now and organize to have the direct, direct debit out of that savings account, the BSB, Yep.

[33 minutes 51 seconds][Customer] : Wait, 1150, Yeah. So 1071, 1079, yes.

[33 minutes 54 seconds][Agent] : So 065150 and the account number and that's in your name, Athia Alizawi.

[34 minutes 9 seconds][Customer] : And I got it.

[34 minutes 10 seconds][Agent] : And I'll just confirm your name. It's spelled ATHIER and then surname ALAZAIWI.

[34 minutes 10 seconds][Customer] : Yeah, yeah, yes.

[34 minutes 18 seconds][Agent] : Perfect. So, umm, we've got umm, that's all the information that I, umm, require. There's just a declaration that I need to read out to you. And then, umm, and then all your documents are going to be posted out to you also receive, umm, a, uh, documents to your e-mail address. As I said, read over those, those umm, documents. Uh, if for whatever reason and you find, you know, you're not happy or it's not suitable, you're not locked in 20 contracts, you can just simply give us a call, but I'll, but your, your cover will will commence immediately.

[34 minutes 35 seconds][Customer] : Yeah, yeah.

[34 minutes 51 seconds][Agent] : And your first policy, your first collection day payment date won't be before the 20th of December.

[34 minutes 58 seconds][Customer] : OK.

[34 minutes 57 seconds][Agent] : OK, OK, So before I read the declaration, do you have any questions at all?

[35 minutes 4 seconds][Customer] : No, no, all good.

[35 minutes 3 seconds][Agent] : As here perfect. And everything was, everything has been cleared. Perfect. So I'll read that declaration out to you and get the cover in place. It just reads thank you Asia Alazawi, it is important you understand the following information.

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

[35 minutes 19 seconds][Agent] : I will ask for your agreement to these terms at the end and your policy will not be in force unless you agree to these terms in full. Real income protection is issued by Hanover Live RE of Australasia Limited who we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I will refer to as GFS Trading as Real Insurance, to issue and arrange this insurance on its behalf. Handover relies upon the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. Handover has set a target market determination for this product, which describes 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. Can you please confirm you have answered all that questions in accordance with your duty, yes or no?

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

[36 minutes 12 seconds][Agent] : We might 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 Greens. 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 provides the following insurance cover for Asia Alazawi, a monthly insured amount of \$4000 with a waiting period of 30 days and a benefit period of six months. The benefit, but sorry, the monthly income benefit payable in the event of a claim, maybe less than the monthly insured amount as your income benefit is a much of 70% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. 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 paid to your beneficiary if you passed away while your policy is in place in addition to the standard exclusions contained within the PDA. Yes, the following exclusion supply for Athia Alizawi Income Protection Benefit. The income Protection benefit will be reduced by any income you receive or are entitled to receive from any business you have an interest in subsequent to the disablement day. This adjustment will only apply with the total amount of the benefit payable plus the ongoing income exceeds 70% of your pre disability income. By grant this declaration you agree to any non standard exclusions or loadings placed on your policy and you understand they will remain in place for the life of the policy. My request for any of these alternative terms to be reviewed at any time by calling off. Your cover expires on December 20th, 2053 at 12:00 AM. Your premium for your first year of cover is \$38.87 per fortnight. Your premium is a step premium which means it will be calculated at each policy anniversary and will generally increase each year. Including your premium is an amount payable by handover to GFS of between 37% and 51% to cover costs.

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

[38 minutes 4 seconds][Agent] : Your premium will be debited from your nominated bank account in

the name of Athia Alazawi, which you are authorized to debit from and have provided to us. The policy documentation, PDS and FSG will be mailed to you 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. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaints process which you can access at any time by contacting us. Full details are available online and the documentation we are sending you. Do you understand and agree with the declaration, yes or no? Would you like in the would you like any other information about the insurance now or would you like me to read any part of the PDS to you?

[38 minutes 52 seconds][Customer] : Yes, all good. You will.

[39 minutes][Agent] : Perfect.

[39 minutes 2 seconds][Customer] : You will send me this one through the e-mail also.

[39 minutes 1 seconds][Agent] : So I'll accept that on your behalf and all the as I said, that's right, all of the documents are going to be posted to you.

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

[39 minutes 7 seconds][Agent] : You will receive an e-mail shortly, OK, to your e-mail address to confirm our all the discuss the discussion we've had today and that's to youremailaddressofthe_iqnet@live.com perfect. So. That's all being set up and you should receive all your documentation shortly OK.

[39 minutes 19 seconds][Customer] : Yes, all good. Thank you.

[39 minutes 27 seconds][Agent] : THANK You so much for the have a lovely day, bye.

[39 minutes 29 seconds][Customer] : Thank you. Bye.