

[0 seconds][Agent] : Joshua, thanks for holding. I apologize for any delay. I've got AJ from our sales department. He'll about to further assist you with your request in regards to income protection. And uh, AJ, just to let you know, I've confirmed with Joshua his full name, date of birth address, contact e-mail and the current policy that he has with us, which is life insurance. Thank you. So I'll be through. Thank you.

[23 seconds][Customer] : Thank you. Alright, bye.

[23 seconds][Agent] : Hi there, Joshua, Hi, uh, good, uh morning. My name is AJ just so I can assist you understand that chose confirm that, but can I get you to confirm your full name and date of birth, please?

[27 seconds][Customer] : Yeah, it's just sure I'll get you here. Date of birth is January Nineth 1980.

[38 seconds][Agent] : Thank you. And also just confirming that you are a male and an Australian resident. Is that right?

[43 seconds][Customer] : That's correct.

[44 seconds][Agent] : Perfect, thank you. Just please our calls recorded. Uh, any advice I provide is general in nature, may not be suitable to your situation and uh, just for, uh, would it be a safe bet for me to assume that you're looking at income protection just to have that Peace of Mind if something happens, then you're unable to work.

[59 seconds][Customer] : Yeah, Yeah. Yes.

[59 seconds][Agent] : You want just your bills protected and living expenses.

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

[1 minutes 3 seconds][Agent] : OK, not a problem. Have you had income protection for yourself in the past?

[1 minutes 8 seconds][Customer] : No, I haven't. I haven't.

[1 minutes 10 seconds][Agent] : OK, that's fine. What I'll do then is I'll show you the different options available and we'll work together to see if we can find something within your budget. We'll then go through some health questions and a duties based questionnaire to see if we can offer you cover and on what terms. And regardless of what happens, I'll send you out some information for you to

review as well.

[1 minutes 28 seconds][Customer] : Yeah.

[1 minutes 26 seconds][Agent] : OK, umm, so just basically here in real insurance, our income protection cover, what it's designed to do is to provide a monthly income benefit that's paid directly to you if you're unable to work due to a disabling sickness or injury and you suffer loss of income. It's designed to help cover your bills and living costs if your salaries interrupted and you can apply if you like at least 15 hours per week and paid employment. OK, now we offer an income benefit of up to 70% of your monthly pre tax income from a \$1000 up to a maximum of \$15,000. And once it covers in place, it will cover you until your policy anniversary following your seventy 65th birthday. Sorry. OK, uh, keep in mind that there are some exclusions that applies outline in the PDS and also keep in mind that the premiums for income protection are generally tax deductible, which could make it even more cost effective for you as well. OK, umm, so I found what I've explained that. Do you have any questions at all for me Joshua?

[2 minutes 26 seconds][Customer] : Not really, not really, but I, I think after I go through the PDS then if there's any questions I'll reach out.

[2 minutes 27 seconds][Agent] : OK, yeah, perfect. No, that's fine. We'll definitely get that sent to you as well. I'll quickly now until your duties based questions, uh, for you now and then we'll move on. That's easy. Uh, before I answer any of my questions that is important, be aware of your duty to, umm, answer all our questions accurately and honestly. Failure to do so could impact your covered claims time. So first question is, do you work 15 hours or more per week?

[2 minutes 57 seconds][Customer] : Yes, I do.

[2 minutes 58 seconds][Agent] : A. And 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?

[3 minutes 8 seconds][Customer] : Yes, it's admin indoors.

[3 minutes 10 seconds][Agent] : No, so I'll leave it as yes then. Thank you. And next one, are you required to perform any physical duties, yes or no?

[3 minutes 13 seconds][Customer] : Yeah, no.

[3 minutes 19 seconds][Agent] : And do you work in any of the following fields? Aviation as a pilot or crew, Entertainment, also entertainment industry, Air Force, Army, armed forces? Or do you carry a firearm or handle explosives? And have you had a cigarette in the last 12 months?

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

[3 minutes 39 seconds][Agent] : And are you currently employed or self-employed? Employed. Thank you, Joshua. And to help determine now how much cover we can offer you, I'll provide you with the definition of pre tax income. So just for pre tax income is the total annual remunerations paid to you by your employer before tax, including salary and regular commissions or bonuses, excluding super contributions. So can I ask you what is your annual pre tax income?

[3 minutes 43 seconds][Customer] : Employed 100,000.

[4 minutes 6 seconds][Agent] : How much do you make per year before tax 100,000 OK, thank you. So based of your duties, right and your income, you can select the monthly benefit amount from \$1000 up to the maximum of \$5833. So this is the amount that we can pay you per month, umm, if you're unable to work due to disabling sickness or injury. So just when you look at your, you know, your monthly expenses, whether it's rent or mortgage loans or debts, umm, per month, how much do you feel would be enough to support those bills? OK, perfect. So which one would you like to look at first? 3 grand or 3 1/2? Sorry, 3 1/2 so you can change this at the end. That's it. That's not a problem. I can tell you what the differences are.

[4 minutes 42 seconds][Customer] : So between 3 and 3 1/2, but 2 1/2 but 3 1/2, yeah.

[4 minutes 56 seconds][Agent] : Now the next option you need to select is the waiting period. So the waiting period is basically the non payment period that you must wait before the income benefit is payable after the insured event. You can choose 30 days or 90 days. Please keep in mind the income benefits paid monthly in arrears. This means if you choose a 30 day waiting period, your first payment would be 60 days after your first eligible to claim. So which waiting period would you like to decide for you? 30 days or 90 days?

[5 minutes 27 seconds][Customer] : You said there's 30 and 60.

[5 minutes 30 seconds][Agent] : 30 and 90? That's right. If you got 90, that's cheaper, but you have

to basically wait 120 days to receive your first payment. For that option. If you got 30 days, you have to wait 60 days to receive your first payment.

[5 minutes 30 seconds][Customer] : Oh sorry, 30 and 90, 9090.

[5 minutes 41 seconds][Agent] : You're going to get 90. OK, sure. But the next one is the benefit. OK. The benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness. You can choose six months, one year, two years or five years. Which benefit periods you want to select there? Six months? Yeah, that'll be the cheapest option as well. Not a problem. Now what I'll do is I'll show you an indicative quote for you, uh, on the options you've selected. Then we can move on to the questions if you feel that's OK. So the monthly benefit of men you've chosen is \$3500 waiting period of 90 days and the benefit period of six months fortnightly. Raymond that, uh, sorry Joshua, that comes to \$10.41 per format.

[6 minutes 1 seconds][Customer] : Six months, a fortnight. OK.

[6 minutes 29 seconds][Agent] : Yeah. So that \$5.20 per week roughly on that level of those options you've selected there. The policy also includes for you a rehabilitation benefit along with the final expenses benefit also, which pays \$10,000, uh, paid to your beneficiaries in the event that you pass away while you're insured with us. And your policy also gear comes with the cash back as well, just for us. So, uh, we call it a real reward. So following your first policy anniversary date, we will also refund you 10% of all the premiums you've paid in the first year back to your hands. So you get back \$27.07 as well. OK, Umm, how's that in terms of suitability?

[7 minutes 7 seconds][Customer] : OK, it's OK.

[7 minutes 9 seconds][Agent] : Do you feel like that's OK or do you want to look at another option first?

[7 minutes 12 seconds][Customer] : But yeah, but I'm thinking there's a few things I can I can adjust there.

[7 minutes 19 seconds][Agent] : Yeah. Which one would you like to adjust?

[7 minutes 20 seconds][Customer] : So maybe the the benefit if I can put that portal in?

[7 minutes 24 seconds][Agent] : Yeah, I'll show you the difference for you one moment. I just have to

pull up a new code. So give me one moment. I'll clarify for you.

[7 minutes 39 seconds][Customer] : And is that is that, is that a index every year for the CPI or is what happens OK?

[7 minutes 45 seconds][Agent] : Yeah, I'll clarify 1 moment. So 4000 dollars, 90 days and six months, that one is per Fort uh, that would be \$11.90 per Fort uh, instead.

[8 minutes 5 seconds][Customer] : OK. If and if I wanna visit this down the line, is it a similar process or what happens?

[8 minutes 14 seconds][Agent] : Correct. Yeah, same process.

[8 minutes 15 seconds][Customer] : OK, OK. Yep.

[8 minutes 15 seconds][Agent] : Basically, you just give us a ring, we'll take you to the same exact process. Uh, I still have to go through the application questions to check if you're eligible. So it's only to do that one.

[8 minutes 22 seconds][Customer] : Yes, yes, yes, yes, yeah.

[8 minutes 24 seconds][Agent] : In terms of how your premiums work, I'll clarify as well, is that your premium with this policy is stepped, which means it will generally increase each year as your age.

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

[8 minutes 33 seconds][Agent] : So the cover remains the same, the amount of cover you have in short, as an indication, yeah, with income protection that does not increase unless you call us to apply to increase your policy subject to eligibility. OK.

[8 minutes 37 seconds][Customer] : Oh, so the 4000 remains the same, but the premiums increased the the index, the premiums.

[8 minutes 51 seconds][Agent] : Due to your age, the premium is stepped, which means it will increase each year as your age. I'll give you an example.

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

[8 minutes 56 seconds][Agent] : So as an indication, if you make no changes to the policy, your premium next year, it will be \$12.33 per fortnight.

[9 minutes 7 seconds][Customer] : OK, OK, OK. Oh, OK.

[9 minutes 8 seconds][Agent] : When you're 47, it'll be \$12.89 per fortnight and so on and so forth.

[9 minutes 13 seconds][Customer] : There's an increase every year.

[9 minutes 15 seconds][Agent] : Yeah, due to your age difference, due to the rest of your age going up. OK.

[9 minutes 17 seconds][Customer] : OK, Gotcha, gotcha, gotcha, gotcha.

[9 minutes 20 seconds][Agent] : Now you can also find information about a premium structure on our website, but I'll take you through now these questions to check if you're eligible of this because they can still be price changes or exclusions added on. So see how you go with these questions.

[9 minutes 40 seconds][Customer] : That's correct.

[9 minutes 33 seconds][Agent] : I just also got to confirm your other details, your phone number 0402333679 and your e-mail vince9180@yahoo.com.

[9 minutes 46 seconds][Customer] : That's correct.

[9 minutes 47 seconds][Agent] : Yeah, address is 48 Fogarty St. Calgary Hills, NSW 2557.

[9 minutes 53 seconds][Customer] : That's correct.

[9 minutes 54 seconds][Agent] : OK, thank you. I'll read out a quick statement for you now. Well, before going through these questions it just reads here, please be aware all calls are recorded for quality and monitoring purposes. Uh, we collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with you 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 you're 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 some information to us in any earlier discussions you've had. If you do not take reasonable care, you may breach your duty, and if this happens, your insurer may be entitled to cancel your policy, decline a claim, or make adjustments to

the terms and conditions of your policy. Uh, do you understand and agree to your duty? Just a yes or no, please.

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

[11 minutes 6 seconds][Agent] : OK, So first question is very simple. It says 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?

[11 minutes 21 seconds][Customer] : No.

[11 minutes 23 seconds][Agent] : Next one, Sir, are you a citizen or a permanent resident of Australia or a citizen of New Zealand currently residing in Australia?

[11 minutes 31 seconds][Customer] : Common president of Australia.

[11 minutes 33 seconds][Agent] : Just a yes or no.

[11 minutes 35 seconds][Customer] : Oh yeah.

[11 minutes 34 seconds][Agent] : Again, sorry, just for thank you. Thank you.

[11 minutes 36 seconds][Customer] : Yes, yeah, yeah. Population.

[11 minutes 37 seconds][Agent] : Next one, Have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attacks and angina, palpitations. I'll leave it as yes for you.

[11 minutes 55 seconds][Customer] : Yes, yes.

[11 minutes 57 seconds][Agent] : And it says based on your response, please answer yes or no for each of the following. So stroke yes or no? Heart condition yes or no?

[12 minutes 3 seconds][Customer] : No, it was not conclusive. That's everything.

[12 minutes 14 seconds][Agent] : OK.

[12 minutes 10 seconds][Customer] : So it was a bottle infection that. Yeah. OK, OK.

[12 minutes 14 seconds][Agent] : So can we still leave it as yes for you because it would fall under the palpitations at this time, OK.

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

[12 minutes 19 seconds][Agent] : Because it's related to your heart. Heart palpitations. Yeah. And then it says, have you been admitted to hospital as an inpatient because of a heart attack or heart failure? And is your condition limited to a heart murmur only?

[12 minutes 31 seconds][Customer] : No, Yes, yes. The publication only. Yes.

[12 minutes 38 seconds][Agent] : It was a heart murmur only, no hot murmur. So we're asking about hot murmur only.

[12 minutes 47 seconds][Customer] : What?

[12 minutes 46 seconds][Agent] : Is that what it was?

[12 minutes 49 seconds][Customer] : Sorry, what? Yeah. Yeah. Uh huh.

[12 minutes 49 seconds][Agent] : I'll give you the definition for you of hot murmur one moment, OK? The heart murmur The definition is heart sounds heard by a stethoscope. The heart sound is caused by blood flow to the heart chambers. Different heart sounds or murmurs can indicate different heart structure defects, although one type of murmur can be innocent in nature and can have no structural cause. So for this question, is your condition limited to a heart murmur only, yes or no?

[13 minutes 40 seconds][Customer] : I don't know.

[13 minutes 44 seconds][Agent] : So you mentioned earlier that it was a heart palpitation, right?

[13 minutes 41 seconds][Customer] : Just put yes, yes, yes. But the definition of a Mama, I don't know. I'm not. I'm not.

[13 minutes 53 seconds][Agent] : Yeah.

[13 minutes 57 seconds][Customer] : Yeah.

[13 minutes 53 seconds][Agent] : So the, the when you when you went to see the doctor about that, did they say it was heart murmur? Did they classify it as a heart murmur or palpitation? Heart palpitation. Mm, Hmm. Hmm. Mm.

[14 minutes 3 seconds][Customer] : So what had happened is the heart palpitations were caused as a result of a viral infection in the heart, which cleared.

[14 minutes 14 seconds][Agent] : Hmm. Mm.

[14 minutes 15 seconds][Customer] : OK.

[14 minutes 16 seconds][Agent] : OK. Hmm. Mm.

[14 minutes 16 seconds][Customer] : So there was no like it's called myocarditis, yes.

[14 minutes 22 seconds][Agent] : So it wasn't a heart murmur then, Right.

[14 minutes 23 seconds][Customer] : So I don't know what to answer that.

[14 minutes 26 seconds][Agent] : So I just wanna clarify it wasn't diagnosed as a heart murmur, Joshua. OK.

[14 minutes 29 seconds][Customer] : No, no, no, it wasn't.

[14 minutes 30 seconds][Agent] : Then we can leave it as a no, thank you.

[14 minutes 31 seconds][Customer] : It wasn't, it wasn't.

[14 minutes 32 seconds][Agent] : Yeah. Then the clear answer would be no to that question. What?

[14 minutes 35 seconds][Customer] : OK, That's fine.

[14 minutes 36 seconds][Agent] : And next one is is it pericarditis, yes or no?

[14 minutes 40 seconds][Customer] : No.

[14 minutes 41 seconds][Agent] : And do you have any other heart conditions? I'll leave it as a yes for you. And it says is it a congenital heart condition diagnosed at birth? And is it heart palpitations or I'll leave it as yes for you?

[14 minutes 49 seconds][Customer] : No, Yep.

[14 minutes 54 seconds][Agent] : And it says have you fully recovered from all your symptoms for at least 12 months?

[14 minutes 59 seconds][Customer] : Yes, I have.

[15 minutes][Agent] : And next one, will you palpitations due to a heart condition?

[15 minutes 8 seconds][Customer] : No. What do I answer that it was a viral infection?

[15 minutes 11 seconds][Agent] : So there'll be a no to that one.

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

[15 minutes 13 seconds][Agent] : OK. And next one, will you advise that it was due to firstly strenuous exercise or activity, caffeine, for example, coffee, tea or cola, nicotine, cold and cough medication, yes or no?

[15 minutes 27 seconds][Customer] : No.

[15 minutes 27 seconds][Agent] : OK, thank you. Next one, OK, that's fine.

[15 minutes 28 seconds][Customer] : Well, development section, there's no other there. There's no other option.

[15 minutes 31 seconds][Agent] : Next one, no.

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

[15 minutes 35 seconds][Agent] : OK, so we can move on. Next question is lung disorder excluding asthma, sleep apnea or pneumonia, yes or no. Next one is cancer, leukaemia or Melanoma, excluding other skin cancer, yes or no.

[15 minutes 43 seconds][Customer] : No, no, no, no.

[15 minutes 51 seconds][Agent] : Kidney disorder, Hepatitis disorder of the liver, anxiety, depression or stress requiring medical treatment, or any other mental health disorder. Have you been diagnosed with or currently undergoing testing for, or has the doctor advised you to be tested for motor neuron disease or any form of dementia, including Alzheimer's disease? And the next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for 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. What is your exact height in centimeters or feet and inches please? Thank you. And what is your exact weight in kilograms, pounds or stones? Can you repeat that? Joshua, Kilograms is it?

[16 minutes 4 seconds][Customer] : No, no, it's 180 centimeters, 104 kilos, 1104100 and four yes.

[16 minutes 54 seconds][Agent] : Thank you. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? And next one is, does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore?

[17 minutes 2 seconds][Customer] : No, no.

[17 minutes 14 seconds][Agent] : Are you A, employed or B, self-employed?

[17 minutes 17 seconds][Customer] : Employed.

[17 minutes 18 seconds][Agent] : And have you been in your current occupation for at least 12

months?

[17 minutes 22 seconds][Customer] : Yes.

[17 minutes 23 seconds][Agent] : And do you intend to change your current occupation in the next 12 months? And do you have a second occupation that generates taxable income? And have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration?

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

[17 minutes 41 seconds][Agent] : And to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS?

[17 minutes 49 seconds][Customer] : No.

[17 minutes 50 seconds][Agent] : And do you have definite plans to travel or reside outside of Australia such as booked or who'll be booking travel within the next 12 months?

[17 minutes 59 seconds][Customer] : A what? Travel.

[18 minutes 2 seconds][Agent] : Yeah, I have a question I'll repeat for you. Do you have definite plans to travel or reside outside of Australia, such as booked or will be booking travel within the next 12 months?

[18 minutes 3 seconds][Customer] : Yeah, Yeah, yes.

[18 minutes 13 seconds][Agent] : Thank you. Which country or countries do you intend to travel to or reside in?

[18 minutes 18 seconds][Customer] : No, I'll travel to India.

[18 minutes 20 seconds][Agent] : India. Thank you. Any other countries? No. OK, that's fine.

[18 minutes 23 seconds][Customer] : No, just India at this stage, Yeah.

[18 minutes 26 seconds][Agent] : Next one is will you be overseas for longer than three consecutive months and next one do you have existing income protection cover. OK, thanks on there's also medical history it says you have you ever had symptoms of being diagnosed with or treated for or instead to seek medical advice for any of the following diabetes, Raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure,

tumor, molar cyst, including skin cancer or sunspots.

[18 minutes 31 seconds][Customer] : No, no, no, no, no, no, no, no.

[19 minutes 4 seconds][Agent] : Have you ever had an abnormal PSA test or an enlarged prostate disorder of the stomach, bowel, gallbladder or pancreas? Thyroid condition or neurological symptoms such as dizziness or fainting. Again, sorry, I'll repeat that. Sorry. Thyroid condition or neurological symptoms such as dizziness or fainting and epilepsy. Multiple sclerosis, muscular dystrophy, Parkinson's disease, or paralysis. Any illegal drug use, abuse of prescription medication, or received medical advice or counseling for alcohol consumption. Bladder or urinary tract disorder, Blood disorder or disease. Sleep apnea or asthma, excluding childhood asthma. Back or neck pain or disorder.

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

[20 minutes][Agent] : Arthritis. Chronic pain, Gout, repetitive strain injury. Chronic fatigue syndrome or fibromyalgia. Joint or muscle pain. Ligament injuries, including replacement or reconstructive surgeries. Osteoporosis. Osteopenia. Any defects of hearing or sights other than which is corrected by glasses or contact lenses.

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

[20 minutes 25 seconds][Agent] : Thank you. You're doing very well. Just for our next one 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 while you're awaiting results for any medical tests or investigations such as been unlimited to any surgeries, X-rays scans, blood tests or biopsy, correct? Yes, in the past three years. I'll repeat the question for you.

[20 minutes 46 seconds][Customer] : So in the last three years, if I'm if, are you able to repeat that question for me please?

[20 minutes 55 seconds][Agent] : Yeah, definitely. Yeah, of course I can. So it's easier. Other than what you have already told me about in the past three years, have you sought medical advice or treatment by medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? Next

one? 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? And other than what you have already told me about, have you ever doing your working career required more than two consecutive weeks off work due to illness or injuries?

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

[21 minutes 48 seconds][Agent] : OK. And it says what was the name of the illness or injury?

[21 minutes 53 seconds][Customer] : That's the microdatus thing.

[21 minutes 57 seconds][Agent] : OK. That was for the heart, right?

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

[21 minutes 59 seconds][Agent] : Yeah. So this one's saying other than what you have already told me about, Joshua. So we've already disclosed that earlier, so that's fine. So anything else other than that?

[22 minutes 2 seconds][Customer] : Oh, other than OK, No, no, no, no, no, no.

[22 minutes 9 seconds][Agent] : OK, thank you. Next one is a family history question, which is asking about your immediate family only, such as your mother, father, brothers or sisters only.

[22 minutes 20 seconds][Customer] : Yeah.

[22 minutes 17 seconds][Agent] : So it's easier, To the best of your knowledge, have any of your immediate family, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? And to the best of your knowledge, how many of your immediate family suffered from cancer, heart condition, stroke, or other hereditary disease prior to age 60?

[22 minutes 32 seconds][Customer] : No, none.

[22 minutes 48 seconds][Agent] : Yes or no?

[22 minutes 49 seconds][Customer] : No, no.

[22 minutes 49 seconds][Agent] : No thank you. Next one. 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 fair paying passenger on a recognized airline, Motor racing, parachuting, mountaineering, upsailing,

scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activities.

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

[23 minutes 14 seconds][Agent] : OK, perfect. Thank you Joshua for answering those questions. Now we have an outcome for you, OK, which I'll clarify for you. Okey dokey. So as I said, I stated earlier, if you wanna change the monthly benefit of that waiting for the benefit. You can also do that still now based of your responses to the health. And last, our questions now we have an outcome. It says here your application is approved with the below term. So the maximum benefit amount that we can offer you and benefit. That we can offer you is adjusted. So it's adjusted to \$5000 in two years due to palpitations of the cause.

[23 minutes 57 seconds][Customer] : Mm, hmm.

[23 minutes 54 seconds][Agent] : So again, you've left kept your cover at 4000, so that's not a problem and you've chosen 6 months cover, so that's also not a problem for the benefit period. Now due to your disclosure of the palpitations, uh, there has been an exclusion applied. So for palpitations of the 'cause it says you know, benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from palpitations or its underlying cause. OK.

[24 minutes 25 seconds][Customer] : Mm hmm.

[24 minutes 24 seconds][Agent] : And there's also been a premium adjustment made due to your disclosure of your palpitations of the cause and due to your BMI as well.

[24 minutes 32 seconds][Customer] : Mm hmm.

[24 minutes 33 seconds][Agent] : So I'm gonna show you the adjusted price for the initial level of cover you've chosen. So for the monthly benefit amount of \$4000, waiting period of 90 days, benefit period of six months, the premium offered is \$19.10 per fortnight.

[24 minutes 43 seconds][Customer] : Mm hmm, mm hmm.

[24 minutes 50 seconds][Agent] : OK.

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

[24 minutes 51 seconds][Agent] : And it comes, still comes with all the same benefits I mentioned

earlier. Your cash back obviously has changed. Uh, so you get a cash back of \$49 and \$0.66 that we return back to you after the first policy anniversary date. This policy again is it is a worldwide cover. So while you're traveling to India as well, we still protect you 24 hours, 7 days worldwide. And it's also flexible, Sir. So if your situation ever changes or your circumstances change, you can always give us a ring and apply to, uh, reduce your policy. Or if you're wanting to change your current increase, that you can apply to increase your cover subject to eligibility as well. OK. Umm, in terms of the pricing and the options you selected, do you wanna look at any other options or does that seem comfortable for you on that level of cover?

[25 minutes 35 seconds][Customer] : That should be that. That stands comfortable.

[25 minutes 38 seconds][Agent] : Beautiful. And normally what we do, Joshua, is that if our clients are happy to proceed and they're happy with the cover and the pricing, you don't need to obviously pay anything today. We send out all the documents to you first via your e-mail and postal address so you can sit down while you're covered and review it yourself.

[25 minutes 40 seconds][Customer] : Yeah, yeah, yes, yeah.

[25 minutes 54 seconds][Agent] : To do that, we do just nominate a payment date and a payment method of your choice. And on your first payment date that you select, we do apply for you a 30 day cooling off. So if you change your mind, that's also fine Joshua. So you can simply call back and apply to make changes to your policy or then apply to cancel. If you do apply to cancel, you do get a full refund back unless a claim has been made. OK Umm, I can see you have again life insurance cover with us and the payments of that one comes out on the 22nd of Jan. Do you wanna put on the same day, Joshua, or do you have another day you wanna select for this one?

[26 minutes 28 seconds][Customer] : 22nd that's fine.

[26 minutes 33 seconds][Agent] : 22nd? OK. We don't save your bank details on the system for security concerns, obviously. So I do need to confirm a payment method again with you for this new policy, Uh, so you can link it up to a Visa MasterCard or a BSP account number. Joshua, what payment method would you like to nominate?

[26 minutes 31 seconds][Customer] : So 22nd is fine, almost the club.

[27 minutes 1 seconds][Agent] : MasterCard. OK, umm, bear with me. It says a full security purp. Uh, sorry, one more thing. Keep in mind you can also find information about a premium structure on our website and it's says here for security purposes while obtaining your card details, the call recording will stop and we'll recommend after we have collected your details. So I'll just pause the recording for you.

[27 minutes 49 seconds][Customer] : None.

[28 minutes 8 seconds][Agent] : And it's just stating that please advise that the call recording is now resumed for quality and monitoring purposes. I just want to confirm again, you're happy to put put the first payment on the same day as your life insurance, is that right For the 22nd of Jan? The 30 day starts on the first payment date.

[28 minutes 22 seconds][Customer] : But you said it's coming off after 30 days, well for this one, right, 30 days or is it the calling of sorry?

[28 minutes 29 seconds][Agent] : Yeah, the 30, the 30 day starts on the first payment date that you selected, Joshua. So after you make the first one, that's when that extra time starts for you. So if you want to push the payment that's further, you can still do that. That's not a problem. So your cover starts today. I can. I'll show you the furthest I can do for you.

[28 minutes 45 seconds][Customer] : OK, can oh, OK, if you can do it February 22nd or OK that is.

[28 minutes 54 seconds][Agent] : It should be 30 days from today and if you pay it monthly I can do it on the 30 days exactly because it falls on a Saturday. If you do it on a as a fortnight payment, I can only do weekdays. So do you wanna chapter keep it monthly or Fort? I was gonna keep it fortnightly or change it to monthly. Sorry. Monthly.

[29 minutes 13 seconds][Customer] : Monthly is going to be how much around what 3840 dollars?

[29 minutes 17 seconds][Agent] : Monthly it would be uh, \$41.39 monthly. Monthly. I'll just clarify. The 22nd of Jan or I can do the furthest I could do would be one month from now, which is 15th of Feb.

[29 minutes 23 seconds][Customer] : Do it monthly on the 22nd I'll be able to do 22nd of Feb OK that's fine. Do 22nd of Jan, that's fine. But instead I've got 30 days Cola. Cola.

[29 minutes 38 seconds][Agent] : That's the furthest because it's 30 days from today, 22nd of Jan, starting on the 22nd of Jan. Yeah, that's right.

[29 minutes 51 seconds][Customer] : Yes, In which in which case if I'm not, if I wanted to cancel, you'll refund me that that the the payments are made.

[29 minutes 59 seconds][Agent] : Yeah, exactly right. That's what I mentioned.

[30 minutes][Customer] : OK, that's fine.

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

[30 minutes 2 seconds][Customer] : Good job.

[30 minutes 2 seconds][Agent] : So I'll read out. Perfect. Yeah, I'll leave that the, umm, the 22nd of Jan for you. OK, uh, so just I'll read out a declaration for you now, and the declaration will consist of a question in the middle and two questions at the end. And then I'll provide you with your policy number and my contact number for you as well. OK. It just reads you. Thank you. Mr. Joshua Gacchi, he is important. You understand the following information. I'll ask your agreement to these terms of the end of your policy will not be enforced unless you agree to these terms in full. Real Income Protection is issued by Hanover Live Free Australasia Limited, who will be able to 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 his behalf. Hanover relies upon the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. Hanover 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've answered all of our questions in accordance with your duty, Yes or no?

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

[31 minutes 22 seconds][Agent] : Thank you. We may 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 to this declaration, you consent to allow us to contact you for this purpose until you opt out.

You can opt out of this at any time by contacting us. The accepted cover provides the following insurance cover. But Joshua Gacchi, he is a monthly insured about a \$4000 with a waiting period of 90 days and a benefit period of six months. The monthly income benefit payable in the event of a claim may be less than the monthly insured demand as your income benefit is limited to 70% of your average monthly income of 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 beneficiaries if you pass away while your policy is in place. In addition to the standard exclusions contained within the PDS, the following exclusions apply. But just like Get Get You Income Protection benefit, no benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from palpitations or its underlying cause. So just show it get cheeky Income Protection benefit of loading is applied during the application process. By going through this declaration, you agree to any understand the exclusions or loading space in the policy and you understand they will remain in place for the life of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. The cover expires on January 22nd, 2045 at 12:00 AM. Your premium for your first year of cover is \$41.39 per month. Your premium is a That's 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 handover to GFS of between 37% and 51% to cover costs. Your premium will be debited from your credit card which authorized to debit form and 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've lodged a claim. There are risks associated with replacing policies as a 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 in the documentation we are sending you. There are two questions for you now. First question is, do you understand and agree with the declaration, yes or no? And last question Sir, is would you like any other information or would you like me to read any part of the PDS to you, yes or no? OK, I'll give you now your policy number. Just wanna confirm your e-mail is vince9180@yahoo.com.

[34 minutes][Customer] : Yes, no, that's correct.

[34 minutes 16 seconds][Agent] : Yeah, perfect. So you got that e-mail Co confirmation sent to you shortly. It's only within 10 to 15 minutes and a hard copy will be posted generally within two to five business days with your policy documents and your beneficiary forms. OK. So if you are want to review it again, make sure you're happy with the cover. Just if you're happy to continue, just fill out those beneficiary forms and number to post them back to us as well. When you're ready. Umm, I'll provide you now with your policy number for your income protection.

[34 minutes 36 seconds][Customer] : Mm hmm, OK. Mm hmm. Mm hmm.

[34 minutes 41 seconds][Agent] : That is 723, 000, 392, OK, correct. Yeah. And I'll give you my contact number as well. One moment.

[34 minutes 53 seconds][Customer] : OK, so 723000392 is that gonna it's gonna be in the e-mail I'm assuming, right?

[35 minutes 7 seconds][Agent] : That's right. So I'll provide, I usually provide that to my clients just so you can note it down as well. That's 1-3 hundred 385792 for the income protection line, so 1-3 hundred 385792.

[35 minutes 22 seconds][Customer] : OK. And it's AJ.

[35 minutes 23 seconds][Agent] : OK, yes, my name is AJ from Real Insurance and uh, that's basically all done on my end. Joshua, thank you again for choosing Real Insurance. If you have any questions again, don't hesitate, give us a call back. We're available Monday to Friday, 8:00 AM to 8:00 PM NSW time.

[35 minutes 37 seconds][Customer] : OK, thank you. Thank you AJ.

[35 minutes 36 seconds][Agent] : OK, thank you. You're welcome Joshua, not a problem. You have

a good day.

[35 minutes 39 seconds][Customer] : Alright, bye.

[35 minutes 42 seconds][Agent] : OK, bye.