

[3 seconds][Agent] : Welcome to Ruth Insurance. You're speaking with Matt. How can I help you?

[7 seconds][Customer] : G day mate.

[14 seconds][Agent] : Yep.

[9 seconds][Customer] : Mate, I'm just ringing up in regards to income protection, Yeah, I'm in my mid 40s, single dad, you know, and I'm taking mum's advice.

[24 seconds][Agent] : OK.

[24 seconds][Customer] : Yeah, like I, I, I have a full time job. I've been with PHP for a few years now, but I think it's, I should just get like a income protection from, you know, I'm not not getting any younger.

[34 seconds][Agent] : OK, Yeah, you're not a problem at all. More than happy to help you out. So look, just because it is the first time that I have a conversation, really just have to let you know that all of our calls are recorded. Any advice that I do provide is gentle in nature and may not be suitable to your situation. And what was your first name there? Sorry.

[51 seconds][Customer] : Isbo BEAU.

[53 seconds][Agent] : Yeah. And by your last name.

[56 seconds][Customer] : It's a hystenatic surname.

[1 minutes][Agent] : So Bryce. Yeah.

[58 seconds][Customer] : So it's Bryce Hyc. Yep. Hycen Maurice.

[1 minutes 6 seconds][Agent] : Yep. So Bryce, uh, Morris.

[1 minutes 9 seconds][Customer] : That's right.

[1 minutes 10 seconds][Agent] : Yep. And then Bo is the first name. And Bo, what's your date of birth please?

[1 minutes 15 seconds][Customer] : 8th of the 5th, 1980.

[1 minutes 17 seconds][Agent] : Pony 80. Beautiful. And can I also please confirm that you are a male Australian president?

[1 minutes 23 seconds][Customer] : Correct.

[1 minutes 24 seconds][Agent] : Beautiful. Thank you very much for confirming that, Sir. As you

mentioned, they're just looking to sort of have that protection in place for the income protection. So you mentioned BHP, so is that with the, uh, income protection or is that a separate policy you hold with them?

[1 minutes 37 seconds][Customer] : No, like that.

[1 minutes 39 seconds][Agent] : Oh, OK.

[1 minutes 38 seconds][Customer] : That's who I work for and stuff and I've got like, yeah, yeah, you, you know, you get sick leave and stuff like that.

[1 minutes 44 seconds][Agent] : Yep, of course.

[1 minutes 44 seconds][Customer] : But I just think like a just to be unforeseen, you know, like like like, like my dog had a had a car accident, started to take time off work and yeah, just things like that just just raise the issue that I was thinking to myself, so sorry if I do you have an accident or whatever, like, and I don't have to display there. How am I gonna pay the bill? Mm hmm.

[2 minutes 4 seconds][Agent] : Yep, of course, not a problem at all. Well, by look, that's exactly what the income protection is they're designed to do. It's so they help cover, you know, if your bills and bills and living costs is interrupted during the time, umm, now without income protection, you'd need to be unable to work due to possess a disabling sickness or injury and you suffer a loss of income.

[2 minutes 27 seconds][Customer] : Mm, hmm.

[2 minutes 26 seconds][Agent] : Now as long as you do work at least 15 hours per week in paid employment, you can apply for the income protection.

[2 minutes 33 seconds][Customer] : OK.

[2 minutes 33 seconds][Agent] : Now what we offer is an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000.

[2 minutes 44 seconds][Customer] : MM hmm.

[2 minutes 44 seconds][Agent] : Now how we do determine how much somebody would be eligible is through the annual income pre tax. Then what we would do is ask you some help and livestock questions over the phone to see if we can get you approved and if so on what terms we can offer the cover to you. Now once that policy is in place, it will cover you until your policy anniversary

following your 65th birthday. Keep in mind that there are some exclusions that apply as outlined in the PDS. Now by with the income protection, I'm not too sure if you know, but it's generally tax deductible as well, which could actually make it even more cost effective for you at the end of the day. So let's now take you through the duties based assessment. What that one does is initially would check there if you would be eligible for the income protection. So before answering any of our questions, it is important that you're aware of your duty to answer all that questions accurately and honestly. Failure to do so could impact your cover at claims time. Now, do you work 15 hours or more per week?

[3 minutes 47 seconds][Customer] : Yes, mate, yes, a lot more.

[3 minutes 48 seconds][Agent] : Yep, that's OK. Now, 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?

[4 minutes 4 seconds][Customer] : I'm an execution supervisor, so I, I do FIBO.

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

[4 minutes 8 seconds][Customer] : So I spend kind of like, I guess you call like 50% of the time in my office and then 50% of the time I just go in my youth and go and check on the job and then come back to the come back to the office kind of thing.

[4 minutes 17 seconds][Agent] : Yep, yeah, yeah, no problem. So look, this this question is only asking where you spend the majority of your time. So it comes down to how you answer it. So, umm, do you feel the majority is an is an is in outdoor or umm, you know, in or out the majority of it.

[4 minutes 29 seconds][Customer] : Oh, I I reckon the majority would have to say them out outdoors. Yeah. Like like, yeah, not can't be down to the office. Yeah, a bit in the outdoor.

[4 minutes 43 seconds][Agent] : OK, Outdoors, yeah, no problems at all. And do you perform heavy physical duties, use heavy machinery or drive a vehicle?

[4 minutes 47 seconds][Customer] : Then I drive the vehicle.

[4 minutes 57 seconds][Agent] : Yep, no problems. And are you qualified skilled or semi skilled or hold the required licenses to perform your role?

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

[5 minutes 7 seconds][Agent] : And 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?

[5 minutes 21 seconds][Customer] : Negative.

[5 minutes 22 seconds][Agent] : Thank you. And do you regularly work underground or underwater, work at heights above 10 meters, work offshore, carry a firearm or drive long haul?

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

[5 minutes 36 seconds][Agent] : Thank you.

[5 minutes 39 seconds][Customer] : So you that'll be none.

[5 minutes 37 seconds][Agent] : So that one would be a no, thank you very much. Well, that's the Judy's best assistant side of things done here. Umm. So let's now jump into the next process here. So, umm, have you had a cigarette in the last 12 months?

[5 minutes 54 seconds][Customer] : No. I quit smoking cigarettes probably nearly nearly two years ago now.

[6 minutes][Agent] : Wow, Congratulations. Good for the wallet and also good for the health.

[6 minutes 4 seconds][Customer] : Yeah, Yeah, I understand.

[6 minutes 3 seconds][Agent] : Umm, yeah. All right. So are you currently employed or self-employed? Thank you.

[6 minutes 12 seconds][Customer] : Employee full time.

[6 minutes 13 seconds][Agent] : So the pre tax income is the total annual remuneration paid to you by your employer but before tax, excluding super contributions including salary and regular commissions or bonuses. So what is your annual pre tax income?

[6 minutes 32 seconds][Customer] : I like, like what my pay G thing is that we get what the tax get.

[6 minutes 36 seconds][Agent] : Yep. So it would just need to be the annual pre tax income. So what you make before tax? 1000, Yep. Yep.

[6 minutes 37 seconds][Customer] : Is that what you, it was 178,000 of this year's tax return, but I

think that includes my I don't know if it's like my, my base income is 100 and 51, but then you get like, like it.

[7 minutes 2 seconds][Agent] : Yeah, I have the time and stuff like that.

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

[7 minutes 7 seconds][Agent] : Yep.

[7 minutes 5 seconds][Customer] : Overtime and super on all hours and things like that. But my, my base is \$149,000 a year.

[7 minutes 12 seconds][Agent] : OK so this is only asking what you made umm and your pre tax income.

[7 minutes 22 seconds][Customer] : Yeah, Yep.

[7 minutes 17 seconds][Agent] : So on the on that certificate shows that showed 178,000 beautiful. No problems at all. Umm. Now based on your duties and income, you can select A benefit amount anywhere from \$1000 per month up to the maximum of \$10,383 per month. So that's the maximum benefit amount that we can pay to you. So what did you feel was enough coverage for the income protection?

[7 minutes 49 seconds][Customer] : I'd like to do like, like would kind of like replicate what my earnings are per month to do that like say if I was incapacitate, incapacitated to be able to work, then I'd like to try to get like replicated my wages as close to to possible, if that makes sense.

[8 minutes 2 seconds][Agent] : Yep, yes. So just keep in mind, uh, with our uh income protection, it's a benefit of up to 70% of your monthly pre tax income.

[8 minutes 18 seconds][Customer] : Oh yeah, no, that's fine.

[8 minutes 20 seconds][Agent] : Yeah. So that's OK. So as I said, the maximum we can provide for you is 10,383 per month with the minimum being \$1000.

[8 minutes 19 seconds][Customer] : Yeah, I fully understand that it's so yeah, well done.

[8 minutes 30 seconds][Agent] : So we can choose anywhere in between those levels. So what did you feel was enough, you know, as a monthly benefit amounts?

[8 minutes 38 seconds][Customer] : OK, so my two pays are tax per month, fortnightly is about 48.

So can I do? Let's go look at 9000.

[8 minutes 52 seconds][Agent] : Yep, no problems. I'll pop in for 9000 now. The waiting period is the non payment period that you must wait before the income benefit is payable after the insured events. You can choose 30 days or 90 days. Please keep in mind the income benefit is paid monthly in arrears. This means if you choose a 30 day waiting period, your first payment would be 60 days after you were first eligible to claim. So which waiting period would you like me to select? A 30 day or a 90 day waiting?

[9 minutes 28 seconds][Customer] : Does the waiting period affect anything else in the CLA in the in the claim like what people are? Why would why would you choose like the 90 day one and to wait that long? But but. Oh yeah.

[9 minutes 39 seconds][Agent] : So some people may choose a 90 day one if they've say got enough in sick leave or they have like other funds that they can, you know, afford to live up to, you know, that that time frame without getting a benefit amount where with some people that may not have access to, you know, that long of sick leave or they might not have any money left behind or spare. So that's why there is an option there to do a 30 day or 90 day waiting.

[9 minutes 56 seconds][Customer] : Yeah, to be safe, I'll do the 30 day one please.

[10 minutes 7 seconds][Agent] : 30 Of course, no problems at all. Now the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness. So you can choose a benefit period from six months, one year, two years or five years. So keep in mind what this one means is if you were to, you know, have a disabling sickness or injury and you off work for say six months would pay it for six months. If you're off work for one year, you would pay it for one year and vice versa. So you have the option there of a six month benefit. A one year, A2 year or A5 year benefit. So umm, what would you like me to select? Yes. So the cost is determined on obviously these factors. So having a shorter waiting period, uh, the cost would be adjusted to that. Having a longer, uh, you know, amount of time that we have to pay the benefit amounts, uh, those costs would be adjusted to would be a little, the, the, the five years would be more expensive than a six month benefit. Because we're paying it for a longer time.

[10 minutes 47 seconds][Customer] : Does it also does it affect the figure that we that it comes to like the the Yeah, understood. Yeah.

[11 minutes 24 seconds][Agent] : OK. It Co it it comes out of how long you think that you know you would need the income for?

[11 minutes 19 seconds][Customer] : May I please have and would take to get work? Yeah, it's it's choose a year and then like during the policy, if if I rethink it and think, oh, maybe I should do a year, two years or maybe I should do six months. Can you change it during it?

[11 minutes 32 seconds][Agent] : Yep, I don't believe you can because I think it would be locked in. I'll just get further confirmation if you just bear with me 30 seconds, I'll just ask the question.

[11 minutes 51 seconds][Customer] : OK. Thank you.

[12 minutes 13 seconds][Agent] : All right. Thanks for holding it both.

[12 minutes 17 seconds][Customer] : Yep.

[12 minutes 14 seconds][Agent] : So with this one here, you can decrease the benefit, you won't get an increase. If you went for a two year benefit. You could bring it down to a one year. You couldn't increase up to say A5 year.

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

[12 minutes 24 seconds][Agent] : So if you're the six months, you couldn't increase it up to A1 year?

[12 minutes 30 seconds][Customer] : OK. I'll do one year please.

[12 minutes 34 seconds][Agent] : Yep, one year, no problems at all. Umm, Now the next step you bought is to take you through the health and lifestyle questions as the price and any terms of cover is determined on that outcome. So let's take you through those questions there and then we can see if we can get you approved and then as of what happened, then it will generate the pricing for us. Umm, now if you are accepted, uh, what we will do is we will post and also e-mail all these tailored documents to yourself there. So what would be your post code where you are there? Yep. OK. And the suburb, please. Yep, Yep. And what's your address, Sir? Thank you very much. And is your postal address also the same?

[13 minutes 7 seconds][Customer] : 6167 it's Parnelia PARSELIA 7 Conellan CONELLAN Terrace in

Celia, correct?

[13 minutes 32 seconds][Agent] : Beautiful. Not a problem at all. All right, let's take you through the questions and see if we can get you approved on the income protection. Now, just before I do write off the questions, there is just a very small statement I do just need to write off. Everybody does go through the exact same statement and all it does go through is just your duty just to make sure that you do answer these questions truthfully. So please be aware. All calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it with other restraints service providers for the purpose of administering the policy you're 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 your plan of purchasing income protection policy and as such have a duty to take reasonable care to do not make any misrepresentations. This means that you need to be sure 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 other discussions you have had. If you do not take raiseable care, you may breach your duty and if this happens, you're insurer may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. It just says here, do you understand and agree to your duty, yes or no?

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

[14 minutes 59 seconds][Agent] : Thank you. All right, so by with all of these questions here, they all are just yes and no questions. So just allow me to read each of these questions to you there in full, just excluding the heights and weights and I would just grab a response from yourself there. So first question here says, have you been hospitalized for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or locations associated with the COVID-19 infection in the last 30 days? And are you a citizen or permanent resident of Australia or New Zealand, currently residing in Australia?

[15 minutes 30 seconds][Customer] : No, Yes.

[15 minutes 39 seconds][Agent] : And does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore?

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

[15 minutes 48 seconds][Agent] : And are you A, employed or B self-employed? And have you been in your current occupation for at least 12 months?

[15 minutes 54 seconds][Customer] : I employed Yes.

[16 minutes 1 seconds][Agent] : And do you intend to change your current occupation in the next 12 months? Do you have a second occupation that generates a taxable income?

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

[16 minutes 13 seconds][Agent] : Have you ever been declared bankrupt or placed interest? Savership involuntary liquidation or under administration. And the next section is in relation to your heights and weights. 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 heights and weight ranges. So it just says here what is your exact height in either centimeters or feet and inches. Thank you. And what is your exact weight in other kilos, pounds or stones?

[16 minutes 20 seconds][Customer] : No, 177 centimetres, 87 kilograms.

[16 minutes 56 seconds][Agent] : Thank you very much. Now to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? And have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

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

[17 minutes 15 seconds][Agent] : Do you have definite plans to travel or reside outside of Australia IE booked or we'll be booking travel within the next 12 months?

[17 minutes 27 seconds][Customer] : Like to, to, to, to live, to live out of Australia.

[17 minutes 30 seconds][Agent] : No just to travel, talk, holidays.

[17 minutes 34 seconds][Customer] : Oh yeah. I'm going in in September. I'm taking my mum to Adelaide for my niece's wedding for three days.

[17 minutes 41 seconds][Agent] : OK, beautiful. So this one's saying reside outside of Australia.

[17 minutes 45 seconds][Customer] : Oh, sorry. Sorry.

[17 minutes 45 seconds][Agent] : So is it just inside of Australia?

[17 minutes 48 seconds][Customer] : Yeah, that's inside. Yep. Sorry.

[17 minutes 50 seconds][Agent] : Yep, that's OK. Not a problem at all. So we'll say no to this one here. And the next question says, do you have existing income protection cover?

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

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

[18 minutes 3 seconds][Customer] : Never had. No. Yeah.

[18 minutes 4 seconds][Agent] : Not a problem at all. By the next questions here are just in regards to medical history questions are all still yes and no. But there is a main question here that we do refer back to with all these questions. And that main question says, have you ever had symptoms of, been diagnosed with, or treated for, or intend to seek medical advice for any of the following cancer, tumor, mole or cyst, including skin cancer, sunspots, Melanoma or leukaemia? Have you ever had an uh, abnormal PSA test or an enlarged prostate? Stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure, high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting, Diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis, already disorder of the liver, stomach, bowel, gallbladder or pancreas. Epilepsy, motor neurone disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. UMM, anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[18 minutes 37 seconds][Customer] : No, no, no, no, no, no, no, no. I did about, well a few years ago for anxiety, take a tablet from the, like, prescription medication from my local doctor.

[19 minutes 40 seconds][Agent] : Yep, Yep, Yep.

[19 minutes 47 seconds][Customer] : But that, yeah, that, that, that was for like when I, I had a break up with my boy's mum.

[19 minutes 47 seconds][Agent] : OK, OK, yeah, yeah, not a problem at all. He said that, uh, and

how long ago was that? OK.

[20 minutes][Customer] : That was years ago now, yeah.

[20 minutes 2 seconds][Agent] : That's OK because it'll just ask us a follow up question in regards to that one. So it says is your condition a form of schizophrenia, bipolar or psychotic disorder? Yes or no? OK, and this is your condition. So I've got depression, anxiety, postal depression or stress, including post traumatic stress disorder, anorexia nervosa or bulimia, ADHD or ADD or other mental illness. So you said it was just anxiety, was it?

[20 minutes 12 seconds][Customer] : Oh no, yeah. Like I, I feel a bit of anxiety and a bit of depression. I I think that like, I just didn't feel right, you know?

[20 minutes 33 seconds][Agent] : OK, comple, comple. Completely understandable based on the situation there. Umm, so it just says here, how many episodes have you had which required treatment? So I've got one to 2/3 to 4/5 to six or seven plus.

[20 minutes 36 seconds][Customer] : Yeah, I just, yeah, I think yeah, zero. Like, I've never had a episode of anything. Like, I guess you know when you just will find it hard to get out of bed, so you just kind of go to the doctor and say that.

[20 minutes 58 seconds][Agent] : OK, Yep, Yep. OK, look what I'll do. I'll give you our definition of what we deem as an episode because based off what you're mentioning to me that it would fall under 1 episode, but I'll just give you our definition.

[21 minutes 3 seconds][Customer] : They just say I said it might be depressed, you know, OK.

[21 minutes 16 seconds][Agent] : So an episode is an event, occurrence or recurrence of symptoms with increased severity from normal mood and usually require either medical intervention, referral, treatment, alteration, adjustment to existing maintenance treatment. Now treatment can take the form of medication and they'll count counseling or therapy. Now our three examples here are if someone has mental health symptoms that require treatment, this is an episode and if they return to the doctor several times to monitor the situation and therefore repeat prescriptions, this is the same single episode. If, however, they have a relapse or symptoms worsen and treatment needs to be changed or increased, then this constitutes a second episode. Similarly, if the applicant recovers

and treatment stops and the applicant is fine, but at a later date symptoms return and they have to go back to the doctor to seek further advice, this would be a separate episode. So if we go back to that overarching question there, umm, it says how many episodes have you had which required treatment? One to 2/3 to 4/5 to six or seven plus. So we so we just, so you would just trade it for the, for the one. Uh, so you would just trade it for the the one condition there. OK, Yep. And was it more than one episode? Yes or no?

[22 minutes 21 seconds][Customer] : OK, yeah, Yep, one please, no one episode.

[22 minutes 40 seconds][Agent] : Yep. And have you had symptoms or treatment for this condition within the last six months?

[22 minutes 50 seconds][Customer] : It was well, when it said you said that you you get given a prescription and the you get a repeat. It's just stayed on that.

[22 minutes 58 seconds][Agent] : OK, so you say, OK, so currently still on medication though for that. OK, yeah, not a problem at all. So we'll say yes to this question then because technically you are still on the medication. And have you ever seriously contemplated or attempted suicide? Yes or no?

[23 minutes 4 seconds][Customer] : Yeah, no.

[23 minutes 16 seconds][Agent] : Thank you very much. And have the factors or causes that triggered the symptoms been partially or fully removed?

[23 minutes 26 seconds][Customer] : Yes, fully removed.

[23 minutes 23 seconds][Agent] : Yes or no, Thank you. And in the last 10 years, have you required hospitalization as a result of this condition? Thank you. All right, let's continue on.

[23 minutes 35 seconds][Customer] : No, No, No, no, no, no, no.

[23 minutes 38 seconds][Agent] : Any illegal drug use, abuse, or prescription medication or received medical advice or counseling for alcohol consumption, disorder of the kidney or bladder, blood disorder or disease, asthma or other respiratory disorder, excluding childhood asthma, back or neck pain or disorder, arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia.

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

[24 minutes 15 seconds][Agent] : Joint or muscle pain, Ligament injuries including replacement or reconstructive surgery.

[24 minutes 22 seconds][Customer] : Do I have paying for that?

[24 minutes 24 seconds][Agent] : So again, the main question is, have you ever had symptoms off, been diagnosed with or traded for or intend to seek medical advice for any of the following? So we have joint or muscle pain, ligament injuries, including replacement or reconstructive surgery, yes or no?

[24 minutes 42 seconds][Customer] : Yes. I had a solder reconstruction about 10 years ago.

[24 minutes 47 seconds][Agent] : OK. Yep, not a problem at all. A very common thing that people have with the income protection. So that's fine. So just have you had any of the following 10 deny this all about pain, shoulder pain, hip pain, knee pain, replacement or reconstructive surgery? So we'll say yes and it would just ask a couple of questions. So please provide details including the name of your condition. So it was a shoulder reconstruction, was it?

[25 minutes 12 seconds][Customer] : Yeah, I don't think it was like the full like proper reconstruction they did because it was just like a little keyhole thing and they just did like, yeah, partial one. It wasn't like the proper big one.

[25 minutes 19 seconds][Agent] : So I would say partial, Yep. OK, so I'll put in here partial soda surgery. Yep. OK, that's fine. So I'll put in here. That's partial. Yep, shoulder surgery and which joint or body part is affected? So I'll put it in the shoulder. Was it the left or right shoulder?

[25 minutes 51 seconds][Customer] : That's a good question. It's been that long. My left, my left shoulder.

[25 minutes 56 seconds][Agent] : Left shoulder. Thank you very much. OK. And just to see left or right, I'll put in left. And when did it? OK. You said 10 years ago or either 10 years ago?

[26 minutes 7 seconds][Customer] : Yeah, it was, it was over 10 years ago. It was on my 30th birthday, so 14 years ago.

[26 minutes 14 seconds][Agent] : Yep. OK, I'll put in here 14 years ago. OK. And when were the

most recent symptoms, if you've had any?

[26 minutes 26 seconds][Customer] : No, it's like it's I've never had any other symptoms after it got done.

[26 minutes 30 seconds][Agent] : Yep, Yep. No symptoms. Not a problem. And what treatment did you receive? So you said it was like a keyhole surgery? Yep, knee surgery.

[26 minutes 41 seconds][Customer] : Yeah, yes, it was the repair ligament.

[26 minutes 43 seconds][Agent] : And was it to repair ligaments or like a bone ligaments. Yep, repair the ligaments. Yep, no problems and made a full. It's a meta for recovery. Yep, made a full recovery and there's no further investigations or anything.

[26 minutes 50 seconds][Customer] : A 100% yes no.

[27 minutes 6 seconds][Agent] : Plans, Yep, or investigations required. OK, I'm going to grab a little bit more off you because I know the underwriters will come back asking this. So I'll just pop the rest of this in. Investigations required. OK, So with your like day-to-day current work at the moment that it doesn't impact on the shoulder at all?

[27 minutes 34 seconds][Customer] : Not at all, no.

[27 minutes 34 seconds][Agent] : Yep, doesn't affect any day-to-day activities. Yeah, OK. Because normally the underwriters will ask that one. So I'm just pray giving him the information, Uh, so it doesn't affect any day-to-day activities. Umm, OK. And did you have any time off work? If if you if you remember.

[27 minutes 50 seconds][Customer] : Yeah, no. At the time I was, I'd made a big bit of money on the job I was on and I was actually working at the time and I had, I think about, I think about 8 months off working, given up the room. So yeah, I just just had a holiday, really.

[28 minutes 14 seconds][Agent] : Yep, Yeah, OK, no problem. So I'll put at the time wasn't working and had extended holidays. Yep, no problem at all. And it's just going to say here, what was the degree of recovery I'll put in here full recovery.

[28 minutes 37 seconds][Customer] : Yep.

[28 minutes 36 seconds][Agent] : Uh, no problems at all. All right, let's continue on. So it says

osteoporosis or osteopenia and any defect of hearing or sight other than which is corrected by glasses or contact lenses.

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

[28 minutes 51 seconds][Agent] : Thank you. Now the next question here says umm, 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? Are you awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsies? 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 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? Just excluding just excluding the surgery? Because we've already popped that one in.

[29 minutes 15 seconds][Customer] : No, no, no, I've yeah, no, I've never ha had a workplace injury or or illness or anything like that, no.

[29 minutes 52 seconds][Agent] : OK, so this is just saying like in general so I could general illness or injuries, not saying in relation to work. So saying other than what you have already told me about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury? Yes or no?

[30 minutes 9 seconds][Customer] : Oh well, I've been working 2016 more than two weeks. No, that'll be no.

[30 minutes 35 seconds][Agent] : OK, beautiful. No problems. All right, let's jump into the final three questions for you. These next two. It is in regards to family history. So it is in regards to father, mother, brother or sister. So, 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 adomatis polyposis? This is yes or no. And to the best of your knowledge, have any of your immediate families suffered from cancer, heart conditions, stroke or the hereditary disease prior to age 60?

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

[31 minutes 12 seconds][Agent] : Thank you very much. All right, and we'll jump into the final question here. It just says other than the one off events, gift certificates or vouchers, do you engage in or intend to engage in any of the following aviation other than that is a fair paying passenger on a recognized airline, Motor racing, parachuting, mountaineering up sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity. Thank you very much. Let me submit that one through for you now by whilst I am just awaiting back a response. Most importantly, everything I have explained to you so far there has it all been clear and understood.

[31 minutes 41 seconds][Customer] : No one 100% yes.

[31 minutes 56 seconds][Agent] : Beautiful. All right, so two things I'll need to just discuss for this. So the first one is we will just need to refer the application off to the underwriters just to have a look at the shoulder key health surgery you had 14 years ago.

[32 minutes 11 seconds][Customer] : Yep.

[32 minutes 11 seconds][Agent] : Then the second thing that has just popped up is a exclusion. So no benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from mental health disorder or illness, stress, drug or alcohol abuse. But other than that, umm, it's made no changes to the price. Umm, So I can now let you know what you would be looking at. So let's jump out. OK, so if we look at a \$9000 monthly benefit amounts with a 30 day waiting period and a one year benefit. Per fortnight, \$123.47 uh, per fortnight for that one there.

[32 minutes 54 seconds][Customer] : That's fortnight 123, 123 and that's fortnight and that's for 9000 and that's for 3/30 day.

[33 minutes 5 seconds][Agent] : Yep, 30 day and a one year benefit.

[33 minutes 9 seconds][Customer] : And then one year benefit one, yeah.

[33 minutes 18 seconds][Agent] : So initially that bar, how's it sounding? Do we need to play around with these numbers a bit or is that sounding something suitable?

[33 minutes 25 seconds][Customer] : No, that I mean that that's like that'd be like \$60.00 a week, which I don't think would be be be be a problem at all. I'd just probably like to just talk to mum about

it.

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

[33 minutes 38 seconds][Customer] : But yeah, I think that that'd be fine.

[33 minutes 41 seconds][Agent] : OK.

[33 minutes 41 seconds][Customer] : Is the thing I'm just a bit worried about mate. I I have to pick my mum up from bowling it I have to leave at 1:00.

[33 minutes 50 seconds][Agent] : Yeah, yeah.

[33 minutes 47 seconds][Customer] : So I'm I'm not like W will you have Yep, it's up before 1:00 or can I call you, call you back?

[33 minutes 54 seconds][Agent] : So, So what the process now would be for you there, both umm is probably only need you for about another 5 to 6 minutes. Umm, So the process he would be uh, we still need to refer it off to the underwriter there because I just want to have a look at the photo thing that we have popped in there.

[33 minutes 59 seconds][Customer] : Yep, OK, Yep.

[34 minutes 9 seconds][Agent] : Umm, so your application needs to be referred to the underwriter floor assessment. Umm Now what we would do with this one here is umm, because you mentioned that you want to speak to your mom about it. What I can do is I can just refer this one off without payments umm and look if we did refer with payment, what that gives me the ability to do there for you know we can't let you choose a day in the future.

[34 minutes 46 seconds][Customer] : OK.

[34 minutes 31 seconds][Agent] : We don't require you to pay straight away for the cover umm, so we can let you choose a day umm, and then what it allows me to do is if the underwriters come back and actually make no changes, I can then accept this one on your behalf and get all your tailored documents off to you umm, and then that way it will start the cover for you umm, and I won't need to call you back to let you know of the outcome. But look with this one here, it's completely up to you. So what I can do is I can refer without payment and then call you back when they do come back to me. Or, umm, if you're happy to, you know, note down the payment dates. Uh, we would note down

the payment method of the base for an account. If I come back and make no changes, I can then give you the ring. Umm, I'm sorry, if I make no changes, I won't need to give you a ring, but if I do make any sort of changes, I'd, I'd still need to give you a ring. So it's completely up to you whatever option you want me to do for you there.

[35 minutes 19 seconds][Customer] : Yeah. Let's, let's see if it's all OK. We'll just doing the payment date and I'll give you my BSB and account. Now can we do that?

[35 minutes 31 seconds][Agent] : Yeah, yeah, of course. Let's do that one. So, umm, with this one here, the commitment of the cover will be subject to file assistant by the insurer if the insurer insurer approved cover without any changes. Are you happy for me to record your acceptance of this policy now? And we will send out all of your policy information to your e-mail and postal address.

[35 minutes 49 seconds][Customer] : Yes, please.

[35 minutes 50 seconds][Agent] : Beautiful. OK, let's do this one for you here. Umm, OK, so let's get this one referred. So what day did you want us to do the first premium on if I come back and made no changes and I don't have to talk to you again? Uh, so they'll come back, they'll Co, they'll come back within by half an hour for me. Umm, regardless of what day you do tell us would make the first, uh, you know, do the first premium on the cover is gonna start by from the end of the call.

[36 minutes 4 seconds][Customer] : Whene when, whenever that day that they come back to you is so that's OK. We'll just start from today then.

[36 minutes 23 seconds][Agent] : Yep. OK, now do you have an e-mail address? Both. What would that one be?

[36 minutes 27 seconds][Customer] : Yep, it's BEAUSEL EKTA at live.com dot AU.

[36 minutes 31 seconds][Agent] : Yep, SEL UKTA live.com dot AU beautiful. Umm Now, before we do this one as well, there is a rehabilitation benefit along with a file expenses benefit, which pays \$10,000 in the event that you pass away to assist with any sort of funeral cost or any other file expenses. Now, your premium is step, which means it would generally increase each year as you age. As an indication, if you make no changes to the policy, your premium next year would be \$130.09 per fortnight, and you can also find information about our premium structure on our website.

Now let's get this one quickly followed and I have to leave. So, uh, let's just jump into this one here. Umm, all right. So, uh, did you want to have kind of a card or a base being a cab number that both Yep and it is a savings or a checking and what's what would be the BSB?

[37 minutes 26 seconds][Customer] : I do BSB and account please savings 066159 it's 10629028.

[37 minutes 36 seconds][Agent] : Yep, 61596159 Yep and then the account number Yep 2828 beautiful. All right I'll finalize anything here with this variable declaration will take me about 3:00 to 4:00 minutes to read through this and then I'll I'll I can then let you go so to thank you by Bryce Morris. It is important you understand the following information. I'll ask the agreement to these terms at the end of your policy will not be enforced honestly agreed to these terms in full real income protection is issued by Hanover Live Rate Australasia LCD, whom we referred to as Hanover. Hanover has an arrangement with Grandstone Financial Services whom I referred to as if it's trading as well insurance to issue and our branches insurance on its behalf and they've relied upon you the upon the information it provided when assessing your application. That includes the information we initially collected from you to provide a quote and never have set a target market determination for this product, which describes target consumers as product they're designed for. Our distribution practices are consistent with the determination and you can obtain a copy on our website. I need to remind you of the duty to take for you to book care that you agreed to. Can you please confirm you have answered all of that questions in accordance with your Judy? Yes or no?

[38 minutes 47 seconds][Customer] : Yes.

[38 minutes 48 seconds][Agent] : We might from time to time provide office to you via the communication methods you provided to us in relation to other products and services. By grant 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 Bob Bryce Morris, a monthly and short amount of \$9000 with a waiting period of 30 days and a benefit period of 12 months. The monthly income benefit payable in the event of a claim maybe less than a monthly and short amount as your income benefit is limited to 70% of your average monthly income over any 12 consecutive months during the first two years before you suffer your disabling

because 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 the extent exclusions contained within the PDS. The following exclusion supply for by Bras Morris Income Protection benefit. No benefit will be payable for any disability, condition, disease, disorder, treatment or complications right to or rising from mental health disorder or illness, stress, drug or alcohol abuse. By agreeing from this declaration, you get to any non standard exclusions or learnings placed on your policy and you understand they will remain in place for the life of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. Cover expires on July 22nd, 2045, 12:00 AM. Your premium for your first year cover is \$123.47 per fortnight. Your premium is a step premium, which means it will be calculated at each. Policy anniversary and will generally increase each year included in your premium is not payable by handover to GMs between 37% and 51% to cover costs. Your premium will be debited from your nominated bank account in the name of by Bryce Morris, but you're authorized to debit from and they provided to us the policy documentation. PDS and FSG will be mailed to and if you have provided us with an e-mail address. Your policy documentation will also be emailed to you today. You should care to consider the documents to ensure the product meets your needs. You have a 30 day calling up. When you may cancel your policy and any premium you may pay will be refunded in full unless you have lodged a claim. There are risks associated WI with replacing policies as your new policy may not be identical to existing cover. We recommend that you do not cancel an existing policy until you have received and reviewed our policy in full. We have a compliance process which you can access at any time by contacting us. Full details available online and in the documentation we are sending you. Two final questions here for you both. This is, do you understand and agree with the declaration, yes or no?

[41 minutes 10 seconds][Customer] : Yes.

[41 minutes 11 seconds][Agent] : And would you like any other information about the insurance now or would you like me to read any part of the PDS to you, yes or no?

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

[41 minutes 19 seconds][Agent] : Beautiful. All right, so I've accepted that one for you. So it is now with the underwriters. If they come back and make no changes, I'll accept this one on your behalf. If they come back and make any changes, I'll be sure to give you a ring back there on your mobile. I'm here in the office until 5:00 PM. So you're there in WA. So I'll be in the office for another two and a bit hours so, so if I do make a change what I'll do, I'll be sure to give you a ring back there when they do come back to me. If I can get a hold of you, I'll let you know. If not, I'll try again, you know, before I finish up for the day.

[41 minutes 52 seconds][Customer] : Alright, awesome.

[41 minutes 52 seconds][Agent] : Beautiful.

[41 minutes 53 seconds][Customer] : Thank you very much.

[41 minutes 53 seconds][Agent] : But no worries. All the best and hopefully I happily wanted to give you a ring, but if I do, I'll be sure to give you a ring back on 0498200867.

[42 minutes 4 seconds][Customer] : OK, awesome. Thanks mate.

[42 minutes 5 seconds][Agent] : Beautiful, Thanks.

[42 minutes 8 seconds][Customer] : OK, bye.

[42 minutes 6 seconds][Agent] : Bye, bye, bye.