

[2 seconds][Agent] : Thank you for calling Real insurance. You're speaking with Rhett. How may I help you?

[6 seconds][Customer] : Hi, Mike, my name's Ben here.

[9 seconds][Agent] : Yeah, I've got you there. How could I help you out?

[14 seconds][Customer] : I need to organize some income protection insurance now.

[17 seconds][Agent] : OK, easy. Yeah, I can help you out with that one. I'll confirm a couple of details and yeah, take you through sure how it all works and I'll get you some pricing to that as well. And yes, that's sounding suitable. More than happy to get that sorted for you. And could I just start off with just your full name and date of birth? Yep, thank you. And you'd be a male and an Australian resident.

[34 seconds][Customer] : Benjamin Cameron Hinckley 15/02/87 Australian resident Yeah.

[46 seconds][Agent] : Yep, all good, no problems. And you also cross a male as well.

[51 seconds][Customer] : Sorry. What was that?

[52 seconds][Agent] : Also you're sorry you're a male and an Australian resident?

[55 seconds][Customer] : Oh, sorry. Yes, yes, yes, yes.

[56 seconds][Agent] : Yep, Yeah.

[57 seconds][Customer] : Correct.

[58 seconds][Agent] : Oh, good night worries. Well, yeah, jump in running through the income protection. If there's any questions you have along the way, just let me know. Umm, and just have a better understanding. Is the income protection new to yourself or do you currently have any cover in place at the moment?

[1 minutes 12 seconds][Customer] : No.

[1 minutes 14 seconds][Agent] : OK, no problems with that. Well, I appreciate taking time to look into that with us as well. And as I cover is designed quite straightforward. So to provide a monthly income benefit paid out directly to yourself in the event you're unable to work due to a discipling sickness or injury and you suffer a loss of income. So to help cover any of your bills or living expenses if your salary is interrupted. And you can apply if you work at least 15 hours per week in

paid employment. And we do offer an income benefit up to 70% of your monthly pre tax income from 1000 up to a maximum \$15,000. Also easy to apply for. So we do run you through some health and lifestyle questions, which is to see if we can get you approved and if so, on what terms we can offer offer cover on as well. But once this in place, it'll cover you up until your policy anniversary following your 65th birthday. And do also keep in mind that there are some exclusions that applies outlined in the PDF as well. And the good thing to mention with your premiums you pay for it, they are generally tax deductible, which can make it even more cost effectively as well. I'll start with a couple of questions on your duties of work. To begin with, was there any questions you had around the cover sofa? Mm hmm. Uh, Yep, yes, no, that's fine with uh cycling. That's fine with the other concern for like bike riding is just like trail bike riding or like motor sports or anything like that. Umm, so it's just like everyday cycling. Was that like a professional thing you do? Yep.

[2 minutes 27 seconds][Customer] : No, as long as the Co covers need the bike riding Cos I'm a cyclist so that's the main thing, not just casual semi, you know, semi bike, what do you call it? Right, Enduro rides, that's it.

[2 minutes 53 seconds][Agent] : Mm hmm. OK, yeah, no problems. Yeah, that's fine. Good to go with that.

[2 minutes 53 seconds][Customer] : Yeah, yeah.

[2 minutes 56 seconds][Agent] : We'll yeah, jump in with a couple of questions on your duties to work for you. And just before answering any of that questions, it is important that you are aware of your duty to answer all of our questions accurately and failure to do so, it could impact to cover claims time. But do you currently work 15 hours or more per week? Yep, 38 more than that. 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? Yep.

[3 minutes 15 seconds][Customer] : 38, mate, Yep, I'm about 35% in the office, sorry, in the field, in construction sites and then the the rest of it in an office. Yeah, we're driving.

[3 minutes 41 seconds][Agent] : OK. Yeah. No problems with you outdoors as well. And do you perform heavy vehicle? Could you use use heavy machinery or drive a vehicle?

[3 minutes 47 seconds][Customer] : No, Nah. Well, I brought the vehicle, but I don't don't use heavy machinery. I'm an estimator for a I'm an estimator supervisor for a building company. Yeah.

[3 minutes 57 seconds][Agent] : OK, no problem Sir estimated. That's all good. And are you qualified or skin or skilled or semi skilled or hold the required licenses to licenses to perform your role?

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

[4 minutes 8 seconds][Agent] : Yep. And do you work in any of the following fields, which is aviation as a pilot or crew, entertainment or sporting industry, Air Force, Army, armed forces, or do you handle explosives? None of that. And do you regularly work underground or underwater, work at heights above 10 meters, work offshore or carry a firearm or drive long haul? No, none of that. And have you had a cigarette in the last 12 months?

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

[4 minutes 40 seconds][Agent] : No, none of that could be here. And for your employment status, would you be employed or are you self-employed, deployed, all good. So for your pre tax income, just the total annual enumeration paid to you by employer before tax and in including your salary and regular bonuses or conditions and excluding super contributions. So would you know what your current annual pre tax income is? Yep, 75 1/2 thousand. So best of that we can offer you a monthly amount between 1000 up to a maximum of \$4403. And was there a benefit amount you'd like to start up?

[4 minutes 48 seconds][Customer] : I'm imported PAYG 75 1/2 K, whatever the maximum is at the moment.

[5 minutes 26 seconds][Agent] : Yep, it's not at the top. No problem. And you also get options around selecting different waiting periods and benefit periods just dependent on your circumstances. So for your waiting period, this is a non payment period that you must wait before the income benefits payable after the insured event. So you can choose either a 30 days or 90 days waiting period. But just keep in mind the income benefits paid monthly in Aries many. If you choose a 30 days waiting period, your first payment would be at 60 days after your first eligible to claim. So which waiting period would you like me to select? Either 30 or 90 days, 30 days and your benefit. So this

one's the maximum amount of time that we will pay the income benefits for anyone injured illness. So you can select either six months, one year, two years, or five years, two years, no problems. I'll start there. And if you need to adjust any of this, I can always quote you on as many months if you need as well. And, and the next step for you now would be to run you through the health and lifestyle questions as you price in any terms of covers determined on the outcome, which I'll run you through. I get that confirmed and have some options by the end of that for you as well. Also, just to run past you as well, the best contact details I have, would you have a preferred e-mail address I can note down for you?

[6 minutes 2 seconds][Customer] : 30 3 yeah, sure, sure, yes.

[6 minutes 50 seconds][Agent] : Yep, I'll pop this. And what's the best e-mail for you?

[6 minutes 54 seconds][Customer] : I'll give you my wife's one mate, 'cause she handles all the paperwork and stuff.

[6 minutes 57 seconds][Agent] : Yep, Yep, Yep, AZ. And the best contact number for you, Is that just the same mobile ending in the 0053?

[6 minutes 57 seconds][Customer] : So it'll be just it's Kimberley Ki MB ERLEY and then Lisk lisk@gmail.com correct.

[7 minutes 17 seconds][Agent] : OK. And lastly, what's the best postal address for you?

[7 minutes 22 seconds][Customer] : 93 Beaconsfield Terrace, ASCO Park.

[7 minutes 24 seconds][Agent] : Yep, Yep, Yep. Beaconsall Terrace, that's 93. Beaconsall Terrace. Ascot Park. It is Ascot Park.

[7 minutes 39 seconds][Customer] : Spot on.

[7 minutes 36 seconds][Agent] : Is that there SA's 5043 Yep perfect OK good to go We'll jump into those questions with you now and I just need to reach you at a pre underwriting disclosure to start with. So what this reads out just please be aware calls are recorded for quality and monitoring purposes. We collect a personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and make sure it was other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you

more, including how to access incorrect information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase an Income Protection policy and as such you have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I asked 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 account for your policy, decline a claim or make adjustments to the terms and conditions of your policy. And could I confirm, do you understand and agree to your duty? A Yes on it.

[8 minutes 57 seconds][Customer] : I agree.

[8 minutes 59 seconds][Agent] : Oh good, so do you. So do you understand and agree to your duty?

[9 minutes 2 seconds][Customer] : Yeah, yeah. Yes, I do.

[9 minutes 3 seconds][Agent] : All good. Thank you. And I've got 2 COVID-19 questions to start with for you. And the rest are just yes or no, apart from your height and weight. So have you been hospitalized for COVID-19 in the last 12 months? No, no, that's good to hear. And that's the next one. Just to confirm, have you experienced any ongoing symptoms or complications associated with the COVID-19 infection in the last 30 days?

[9 minutes 16 seconds][Customer] : Never, never. Never even had it.

[9 minutes 28 seconds][Agent] : No, never. There you go. Good to hear. It's quite rare as well. So I've never had it, which is always good news. And are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia?

[9 minutes 33 seconds][Customer] : Yeah, yes.

[9 minutes 42 seconds][Agent] : And does your work required to use explosives, travel to areas experiencing war or civil unrest or work offshore?

[9 minutes 50 seconds][Customer] : No.

[9 minutes 51 seconds][Agent] : And are you employed or self-employed?

[9 minutes 56 seconds][Customer] : Yeah, no.

[9 minutes 53 seconds][Agent] : But as you mentioned, so currently employed and have you been in your current occupation for at least 12 months and do you or have you been performing the same occupational duties in the past 12 months?

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

[10 minutes 11 seconds][Agent] : Yeah, do you have all good. And do you intend to change your current occupation in the next 12 months? And do you have a second occupation that generates the taxable income? And have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration?

[10 minutes 17 seconds][Customer] : No, no, sorry. Can you repeat that?

[10 minutes 34 seconds][Agent] : Yep. So have you ever been declared bankrupt or places in receivership, involuntary liquidation or under administration?

[10 minutes 44 seconds][Customer] : Technically liquidation, yes, I liquidated a company about 10 years ago, but but that was it.

[10 minutes 49 seconds][Agent] : OK, OK, no problem. So for just like the individual, so, so you haven't like yourself directly, haven't been involved in any, like just for yourself, any like being declared bankrupt or placed in a receivership, involuntary liquidation or under administration. Just, uh, for yourself.

[10 minutes 50 seconds][Customer] : But that was a company that I had not, not me personally, not not personally, no, no, just just my company did, yes. So yeah.

[11 minutes 11 seconds][Agent] : No, OK, no problem. So not umm, for yourself. That's fine. Umm, the next section for you in relation to your height and weight. So please be aware I'm required to obtain a confident single secret measurement for each in order to continue with the application. This system does not allow me to enter any approximate figures, words or height and weight ranges. So what's your exact height as you know it, either in centimeters or feet images 177 centimeters. And what's your exact weight as you know it, either in kilos, pounds or so?

[11 minutes 37 seconds][Customer] : 177 Panamani about 118, mate.

[11 minutes 48 seconds][Agent] : Yep, 118. So this is 118 kilos.

[11 minutes 51 seconds][Customer] : 118 Yeah, that's correct. Yeah.

[11 minutes 53 seconds][Agent] : Yep. So one. And have you experienced any unexplained weight loss of more than 7 kilos in the last 12 months?

[11 minutes 59 seconds][Customer] : No, no, no, not at all.

[12 minutes 1 seconds][Agent] : All good. 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? Yeah. And do you have definite plans to travel or reside outside of Australia, either booked or will be booking travel within the next 12 months?

[12 minutes 10 seconds][Customer] : No mate, well that's a good question.

[12 minutes 24 seconds][Agent] : Yeah. And now that's fine. So you're not no definite plans at this moment.

[12 minutes 22 seconds][Customer] : Possibly, but at this stage no, no I'm not. Nothing locked in. No, but I'd like it.

[12 minutes 29 seconds][Agent] : Yeah, yeah, it would be nice. I have no problems with that.

[12 minutes 30 seconds][Customer] : Are you offering send me a flight and a voucher of part of my sign up?

[12 minutes 33 seconds][Agent] : Unfortunately wouldn't be able to help you out with that, but yeah, it would be would be if I, if I would have the option I, I would, but unfortunately not.

[12 minutes 50 seconds][Customer] : No mate, that.

[12 minutes 45 seconds][Agent] : Umm, and do you have a existing income protection cover and the next section for you And just in relation to your medical history, so it does ask, have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following, which is cancer, tumor, mole or cyst, including skin cancer, sunspots, Melanoma or leukemia?

[13 minutes 11 seconds][Customer] : Negative.

[13 minutes 12 seconds][Agent] : None of that. And if you have you ever had an abnormal PSA test or an enlarged prostate and stroke?

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

[13 minutes 21 seconds][Agent] : Chest pain, palpitations, or heart conditions such as not limited to a heart attack and angina or high blood pressure and high cholesterol.

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

[13 minutes 31 seconds][Agent] : Thyroid condition on neurological symptoms such as uh, dizziness or fainting and diabetes.

[13 minutes 44 seconds][Customer] : Negative. Negative.

[13 minutes 39 seconds][Agent] : Raised blood sugar, impaired glucose tolerance or impaired fasting glucose and hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas and epilepsy. Body nearing disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis and anxiety, depression or stress requiring medical treatment or any other mental health disorder and any illegal drug use, abusive prescription medication or received medical advice or counseling for alcohol consumption and disorder of the kidney or bladder.

[14 minutes 2 seconds][Customer] : Negative, negative, negative, negative. See, this is a pretty bad thing.

[14 minutes 25 seconds][Agent] : And yeah, it was good to hear say none of these, which is, was good news for you.

[14 minutes 29 seconds][Customer] : I'd hate to see how many of these boxes you're taking every day.

[14 minutes 32 seconds][Agent] : Yes, some conditions are pretty full on, but you could use none of that for yourself. Umm, and any, uh, blood disorder or disease?

[14 minutes 40 seconds][Customer] : Nah, mate. Nah. I'm. I'm totally. I hate that. I'm totally normal, to be honest.

[14 minutes 44 seconds][Agent] : Yes, that's always a good thing. No worries with that. And any asthma or other respiratory disorder, excluding childhood asthma and back, none of that.

[14 minutes 53 seconds][Customer] : Nah, no, mate.

[14 minutes 56 seconds][Agent] : And any back or neck pain or disorder and arthritis, chronic pain,



gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia.

[14 minutes 59 seconds][Customer] : Yeah, yeah, no, don't even know what art that is. Nah.

[15 minutes 10 seconds][Agent] : For that all good. And joint or muscle pain or ligament injuries, including replacement or reconstructive surgery.

[15 minutes 17 seconds][Customer] : Nah Nah, nothing.

[15 minutes 19 seconds][Agent] : And osteoporosis or osteopenia.

[15 minutes 17 seconds][Customer] : Nah mate, Nah mate.

[15 minutes 23 seconds][Agent] : And any defect of hearing or sight other than which is corrected by glasses or contact lenses.

[15 minutes 29 seconds][Customer] : My hearing test came back right the other day and my premedical for the job so Nah, all good.

[15 minutes 35 seconds][Agent] : So no, no worries. And other than what you've already told me about in the past three years, have you sought medical advice for treatment by a medical practitioner or a specialist? Or are you awaiting results for any medical tests or investigations such as not limited to any surgeries, X-rays, scans, blood tests, all about you? No, all good, no worries.

[15 minutes 56 seconds][Customer] : Nah, none at all Nah Nah I haven't even seen a doctor for like 5 years.

[15 minutes 59 seconds][Agent] : And Yep, feeling well. So it's good news. And and as you mentioned, just to come back so with your work or licensed occupation medicals just to confirm there's no like abnormal findings at all.

[16 minutes 12 seconds][Customer] : Nah not in a Nah Nah Nah. There was nothing.

[16 minutes 16 seconds][Agent] : Yeah, out of that. Good to hear. And other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks?

[16 minutes 15 seconds][Customer] : Nah, negative.

[16 minutes 28 seconds][Agent] : And other than what you've already told me about, have you ever during your working career required more than two consecutive weeks of work due to a illness or

injury?

[16 minutes 39 seconds][Customer] : H how many years back? Sorry.

[16 minutes 42 seconds][Agent] : Uh, or just as a, as your working career in as a whole? OK, Yep, Yep.

[16 minutes 45 seconds][Customer] : Oh, OK yeah, I think when I was like 19 or 20, I, I did a, a work a a hernia, a groin hernia and I had to have a few weeks off, but that was work cover though, so that was a bit different.

[16 minutes 59 seconds][Agent] : Got you. OK, so just the growing hernia and apart from that, was anything else apart from that one?

[17 minutes 5 seconds][Customer] : Nah.

[17 minutes 6 seconds][Agent] : No. All good. OK, bear with me a second. Just to make sure if I need to disclose this one. Bear with me a second here. OK, sorry. Bear with me one moment So for the hernia, I can displace this one down for you. OK, sorry. Give me one second. It's just like it's over here. So I could give me some drop downs to confirm with you. So do you know what the time?

[17 minutes 15 seconds][Customer] : Alright, yeah, it would have been about 2005.

[17 minutes 42 seconds][Agent] : Hmm. So was that around, as you mentioned, around when you were 19 mm? Around 2005, no problems.

[17 minutes 44 seconds][Customer] : Oh, no, so sorry. No, 2000. Nah, 2008 when we got together. Yeah. 2000 and seven, 2008.

[17 minutes 49 seconds][Agent] : Yeah, yeah.

[17 minutes 51 seconds][Customer] : Yeah, 2000 and seven 2008, mate.

[17 minutes 51 seconds][Agent] : Prox, yeah, Prox 2000 and seven 2008. And since then is any further investigation any treatment planned at all?

[18 minutes][Customer] : Nah, zero. And I've had yeah, zero side effects. It was done properly, yeah. With the mesh and stuff.

[18 minutes 4 seconds][Agent] : Yeah, no worries. And so at the time do you need like surgery to to treat that?

[18 minutes 6 seconds][Customer] : Yeah, yeah, at the time I did yeah.

[18 minutes 17 seconds][Agent] : Yep.

[18 minutes 12 seconds][Customer] : They took me in for surgery and, and, and actually cut me open and did mesh rather than the keyhole. So I got it done the properly.

[18 minutes 20 seconds][Agent] : Yeah, all good. OK, just give me a second.

[18 minutes 28 seconds][Customer] : Yeah, Nah, straight away. Yeah, I think I only had like 9 weeks off work or whatever.

[18 minutes 25 seconds][Agent] : And since I just made it for recovery, since Yep, Yep, no problems now, I'll put that here. And since then, it does the condition affect your work performance in any way? Good to hear. And of course, for recovery people. Good to hear. So apart from that one, just to confirm, was there anything else apart from the hernia?

[18 minutes 40 seconds][Customer] : Nah, Nah, Nah mate.

[18 minutes 51 seconds][Agent] : All done, no worries. And to the best of your knowledge, have any of your immediate family just father, mother, brother or sister, only living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, all familial adenomatous polyposis?

[19 minutes 9 seconds][Customer] : I'm assuming they're different diseases, not just one that you just read out. No mate, Nah. I've no idea what they even are.

[19 minutes 13 seconds][Agent] : Yeah, No, no, no, that's good to hear. It's probably a good thing you haven't heard of those as well.

[19 minutes 16 seconds][Customer] : Nah, no.

[19 minutes 19 seconds][Agent] : Umm. 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? Out of that and final question for you. So I just other than one of events such as a gift certificate or a voucher, do you engage in or intend to engage in any of the following which is aviation other than as a fair paying passenger on a recognized airline? Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity. All good, no problems and full and just ask you again. Sorry. So with your

cycling. So it's just like a standard cycling up to like any like motor sports or like trail bike riding or anything like that.

[19 minutes 31 seconds][Customer] : No, no, not anymore.

[20 minutes 16 seconds][Agent] : Yep.

[20 minutes 13 seconds][Customer] : I used to when I was like in my early 20s and a teen, but not not anymore, no.

[20 minutes 17 seconds][Agent] : OK, that's fine. Anymore, that's all good. Ah, no worries. And also what I want to do just with your phone because you did mention with your previous issue or just with the company. Ah, for the liquidation, you could have my card just place on a brief.

[20 minutes 36 seconds][Customer] : Sure.

[20 minutes 30 seconds][Agent] : I just want to double check with that one if I do need to disclose that if it was due to a company and if not, that's all we'll be. That's all the rest of the questions I need to ask you. And so bear with me, I'll just be back in 2 minutes. I just want to double check on this one. Oh, good, thank you. One moment.

[20 minutes 44 seconds][Customer] : Alright then, bye bye.

[22 minutes 29 seconds][Agent] : OK. Thank you so much for your patience with me. And so just to confirm around the liquidation, was it your own company that when it's Li liquidation or is it just like a company you're you're working for?

[22 minutes 40 seconds][Customer] : I was the director of a company that were into liquidation.

[22 minutes 44 seconds][Agent] : OK. So would you, would you be like the business owner at the time? OK, no problems. Because if that one, if you, you were the business, I would do are required to note that down, but that's fine if it's in the in the past, Umm, so just jump back to umm, this one. My apologies with this. So for this one, so just to confirm, it's not bankruptcy. It was just to, uh, was it involuntary liquidation?

[22 minutes 47 seconds][Customer] : Yeah, yeah, yeah, correct.

[23 minutes 8 seconds][Agent] : Yep, all good. Like I'll just pop this down and then give me some drop downs to confirm. Umm, so they won't be just to provide the full details of circumstances

surrounding your company's financial difficulties. Umm, was any particular reason that that it was put into involuntary liquidation?

[23 minutes 28 seconds][Customer] : Yeah, involuntary administration.

[23 minutes 30 seconds][Agent] : Yeah.

[23 minutes 30 seconds][Customer] : It was just just insolvency.

[23 minutes 38 seconds][Agent] : Yep. OK, I'll just pop it down. So it went insolvent. OK.

[23 minutes 39 seconds][Customer] : Yeah, yeah.

[23 minutes 43 seconds][Agent] : And were illegal proceedings instigated against you arising from this matter?

[23 minutes 48 seconds][Customer] : Nah, Nah, Nah Nah.

[23 minutes 49 seconds][Agent] : No, none of that to here. And how many instances have a has a company that you have owned or been? Oh, sorry, how many instances have they just the one company that's been put into liquidation?

[23 minutes 58 seconds][Customer] : One, yeah, yeah, correct.

[24 minutes 2 seconds][Agent] : Yep, just for one company. OK. And your current employment status? So you'll be a full time employee.

[24 minutes 10 seconds][Customer] : Currently does at the moment.

[24 minutes 12 seconds][Agent] : Yep, all good. And how long have you been in your current occupation?

[24 minutes 12 seconds][Customer] : I am, yes, just over two months.

[24 minutes 20 seconds][Agent] : Yep, problems. OK. And for your currently or how are you currently remunerated? Is it just like a salary or is it Commission based?

[24 minutes 32 seconds][Customer] : It's SA salary mate and fortnightly pay.

[24 minutes 33 seconds][Agent] : Yep, salary, no problems. OK, that's fine. That's all I need to ask around that one. I appreciate confirming that. And yeah, that's all of the questions I do need to ask you. So I'll just submit your application and get the file outcome for you in a couple of seconds here. OK, give me one moment. And while it is taking its time to process, also mentioned included in the

income protection, there is a rehabilitation benefit along with the final expenses benefit which I hope you don't need to use, but it does pay out \$10,000 in the event that you were to pass away. So it's just with any funeral or other final expenses whilst it covers in place as well. Umm and in reference to the health and medical answers has come back and the application does need to be referred off to the under order for assessment.

[25 minutes 22 seconds][Customer] : OK.

[25 minutes 19 seconds][Agent] : I'm just around the two factors with the history of the UMM the insolvency or or liquidation also just with the history of the hernia as it is a quite standard process around those two types of things which shouldn't be an issue. And also do need to advise that's been a premium adjustment just in relation to to BMI. So to give you some pricing to start off with, if you did go for your maximum cover, which will be the \$4403 right, includes 30 days and benefit period of two years, you would be looking at exactly \$117.46 per fortnight for that.

[25 minutes 55 seconds][Customer] : Right.

[25 minutes 53 seconds][Agent] : Have a would you?

[25 minutes 56 seconds][Customer] : OK, sure.

[25 minutes 57 seconds][Agent] : Yeah. Would you be happy with that one or would you like me to adjust any of those, uh, figures at all?

[26 minutes 3 seconds][Customer] : No, that's fine. That that's OK.

[26 minutes 5 seconds][Agent] : Yeah, 50 and no problems. I'll leave that there. And just to make it aware with your premiums, it is step to many will generally increase each as you age. And just to give you a bit of an indication to say if you make no changes to that cover your premiums for next year, you'd be looking at \$121.43 a fortnight for next year as a projection. And if you ever need to, you can also find information about that premium structure on the website. But we do get everything out to you via e-mail and also a hard copy through the post to you as well. And if you are happy with the policy, what we can do from here to get that referred off. There's no upfront payments required even to get you covered after that as well. So you can select your payment date in the future, link it to the account of a choice and reach out the declaration over the phone to get your acceptance of

that one. Is that something you're happy to proceed with?

[26 minutes 56 seconds][Customer] : Yeah. Is it active from today?

[26 minutes 58 seconds][Agent] : Yes. So what we'll need to help because it does need to be referred to the underwriter for assessment.

[27 minutes 3 seconds][Customer] : Yeah. I thought you said that.

[27 minutes 2 seconds][Agent] : Umm, which means yes, so that they just may be sent off to the underwriter. So they review the application just to confirm that's umm, good to go. And then, so if it has been approved with no changes, we're able to get you covered immediately. As soon as that does come back, uh, which being later on this afternoon, it may not come back to because it'll be off on the weekends for the underwriters. It may not come back into Monday at, uh, which I should keep the final outcome for that one.

[27 minutes 23 seconds][Customer] : Yeah, Yeah, it makes sense.

[27 minutes 27 seconds][Agent] : If you, if there's, uh, if they do it approval without any changes, would you be happy for you to record your, the acceptance of the policy now and send you out all the information to your e-mail and postal address?

[27 minutes 39 seconds][Customer] : Yeah, correct.

[27 minutes 40 seconds][Agent] : Easy. We can get that done and what I'll do now for you. So I'll link it to the account of your choice and we can set a payment date in the future for you. So if that does come back fully approved, we can get you covered. And again, there's no upfront payments required to get you covered immediately after that. Was there a day you'd like your first payment to start from 30 days? Let me have a look. I'll see how far I can push this one out. OK. Yep.

[27 minutes 39 seconds][Customer] : Then the 3030 days WH what does 30 days get it to it get to line it up for a Tuesday when the when the pay comes in on Tuesday.

[28 minutes 14 seconds][Agent] : Yeah, on the Tuesdays, do that. Let me have a look for you.

[28 minutes 14 seconds][Customer] : That's all mate, Is it?

[28 minutes 20 seconds][Agent] : Yes, 15th. I'm pretty sure I can. Let me just double check. Yeah, Tuesday the 15th. Yeah, I can do that. That's fine. So I'll check it for the Tuesday the 15th and just

be every fortnight after that for you. And would you want this one to come from a Visa or MasterCard or just a BSDN account number? BSB, is this one a savings or check account?

[28 minutes 19 seconds][Customer] : Is it 15th BSD savings?

[28 minutes 45 seconds][Agent] : Savings and account name that's just under your name. All good. OK. And when you're ready, I'll note down the BSB number there.

[28 minutes 48 seconds][Customer] : Yeah, 923100.

[28 minutes 59 seconds][Agent] : Yep. And the account number. Mm, hmm, Yep, sure. And that's with the ING.

[29 minutes 5 seconds][Customer] : 63736300 Yes.

[29 minutes 15 seconds][Agent] : Yeah, that's come up fully good together. All I need to do now is to reach out your declaration, understanding who we are, what you covered for, get your acceptance at the end, and we'll get that all on the way for you today. So what these steps, of course, I think you, Benjamin Hinkley, it is important you understand the following information. I will ask your permit to these terms at the end. And your policy will not be enforced unless we agree to these terms in full. Real income Protection is issued by Hanover Life RE of Australasia Ltd, whom we referred to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom we referred to SDFS trading as real insurance issue when they arrange this insurance on its behalf. Hanover relies upon the accuracy of the information you have provided when assessing the application. Well, Hanover relies upon the information I've provided when they're searching the 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 topic in Schumer. This product is designed for our distribution practices are consistent with this determination and it can attend 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 of our questions in accordance with your duty?

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

[30 minutes 30 seconds][Agent] : A Yes or No thank you and 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 agreeing to this declaration, your consent 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 Benjamin Hinckley, a monthly insured amount of \$4403 with a waiting period of 30 days and a benefit period of 24 months. The monthly income benefit payable in the event of a claim may be less than the monthly insured amount as the income benefit is limited to 70% of the average monthly income over any 12 consecutive months during the two years before you suffer the OR disabling sickness injury. Your income benefit can also be reduced ever 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. Before Benjamin Hinckley Income Protection Benefit, a loading was applied during the application process.

[31 minutes 44 seconds][Customer] : None.

[31 minutes 36 seconds][Agent] : By going to this declaration, you agree to any non standard exclusions or loading space in your policy and you understand that they will remain in place at the life of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on October the 15th, 2050 two 12:00 AM. Your premium for your first year of cover is \$117.46 per fortnight. Your premium is a stepped premium which means it will be calculated at each policy anniversary and would generally increase each year. Included in your premium is an amount payable by Hanover 2 GFS, or between 37% and 51% to cover costs. Your premium will be debited from a nominated bank account in the name of Benjamin Hinckley, which you'll authorize to debit from and have provided to us.

[32 minutes 30 seconds][Customer] : None.

[32 minutes 25 seconds][Agent] : The policy documentation, PDS and FSD 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 days cooling off. When you may count for your policy and any premium you may have paid will be refunded in full unless of large decline. There are risks associated to license policies as a new policy may not be identical to existing cover. We recommend that you do not

cancel any existing policy and you have received and reviewed our policy in full. Finally, we have the complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we're sending you. I do appreciate all your patience with me. I just have two final questions to ask it. So could I confirm do you understand and agree with the declaration of read you yes or no?

[33 minutes 21 seconds][Customer] : Yeah.

[33 minutes 22 seconds][Agent] : Thank you. And while I have you over the phone, would you like any other information now or would you like me to read any part of the PDS to you?

[33 minutes 32 seconds][Customer] : No mate, that's fine.

[33 minutes 33 seconds][Agent] : All good to go. No problems. Look at that. Accepted and underway for you now. So I should get the final assessment back to you by the by Monday at the hopefully by the latest as soon as I get back to me with the outcome, if there's any changes or any adjustments made, I'll give you a call directly to, to speak that if there's any changes. But if it's been fully approved, no changes, I can get that accepted and covered immediately put in place once they do come back to me. Umm, but that's all covered and all completely good to go.

[34 minutes 7 seconds][Customer] : Nah, that's that's appreciate it.

[34 minutes][Agent] : So while I have you with any other questions on or with anything else I can help you out with at the minute yeah all done by worries and I appreciate all your time as well and and keeping you get an offer acceptance. You get an e-mail and also hard copy through the post and yeah any questions you may have always reach out if you need to umm for that one. But apart from that, all done. So you take care and especially enjoy your weekend coming up.

[34 minutes 28 seconds][Customer] : Thanks mate. Appreciate it. Thanks for your help. It's been great.

[34 minutes 30 seconds][Agent] : No worries. Thank you. Take care.

[34 minutes 32 seconds][Customer] : Alright, Cheers. Thanks. Bye.

[34 minutes 33 seconds][Agent] : Thank you. Bye.