

[1 seconds][Customer] : Hello.

[2 seconds][Agent] : Hi Tricia, it's Matt calling you from Real Insurance. How you going?

[5 seconds][Customer] : Not too bad. Thank you. Yes.

[5 seconds][Agent] : The reason for my call as we can see on our website, they're having a look into some income protection. So here to provide you with the pricing and information on that one there. So I'm just, I'm just to let you know that all of our calls are recorded. Any advice that I do provide is general nature and may not be suitable to your situation. And can I confirm I'm speaking to Tricia? And then how do I pronounce your last name?

[24 seconds][Customer] : Yes, you are McClain.

[28 seconds][Agent] : Thank you.

[33 seconds][Customer] : Yes, that's correct.

[29 seconds][Agent] : And your date of birth is the 16th of the 1st 1978 and you are a female Australian president.

[36 seconds][Customer] : Yes.

[37 seconds][Agent] : Beautiful. So that I can assist you there this morning, what's made you sort of think now is the time to look into that income protection for yourself?

[45 seconds][Customer] : Well, pretty much my parents talking me into doing it.

[49 seconds][Agent] : OK. Yeah, yeah. Not a problem at all. So what are you mainly looking to cover with that income protection? Is there like a mortgage in place or is it just sort of to cover everyday living costs if you are unable to work?

[48 seconds][Customer] : So I think, yeah, I think it's just sort of a back up plan just in case something was to happen or yeah, yeah, just everyday living, like car payments and rent, things like that.

[1 minutes 10 seconds][Agent] : Of course. Yeah, not a problem at all. You know, the income person can be used for whatever purpose and obviously you need to do obviously help cover for your bills and living costs if your salary is interrupted, obviously during the time that you are unable to work due to that disabling sickness or an injury.

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

[1 minutes 24 seconds][Agent] : So look what that cover is gonna do for the income protection. As I said, there is, it's there to provide if you were unable to work due to what does a disabling sickness or an injury and you suffer a loss of income. Umm, now as long as you work 15 hours per week in paid employment, you can apply for the income protection. Then what it can do is help cover for any of your bills or living cost if your salary is interrupted during the time that you are unable to work. Now what we offer here is an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000. Now that benefit amount will be salary dependent, so it's how much you would make as an annual premium. That's what then will determine how much you would be eligible for the income protection. Then what we do is ask you some health and lifestyle questions over the phone to see if we can get you approved and if so, on what terms we can offer it to you now. Once it's in place, it will cover you until your policy anniversary following your 65th birthday. Please keep in mind that there are some exclusions that apply as outlined in the PDS. Now, I'm not sure if you've ever looked into income protection before, but if you haven't have a bit of pace in mind that with the premiums that you pay for income protection, they are generally tax deductible there as well. So it can actually make it a bit more cost effective for you when it does come down to the obviously the time to apply for that, uh, your income protection tax rule. Umm, so that is tax deductible for you there. Umm, so let's take you through the seven duties based assessment questions that all that does is just outline and check what you do based on your job there. So it says before answering any of our questions, it is important that you're aware of your GD to answer all of our questions accurately. And obviously failure to do so, it could impact your cover claims time. Now, do you work 15 hours or more per week?

[2 minutes 42 seconds][Customer] : Yes, yes, I do.

[3 minutes 7 seconds][Agent] : And is your role of an administrative, managerial or professional nature? We spend the majority of your time indoors in an office or clinical environment.

[3 minutes 6 seconds][Customer] : Well, it's a bit of both.

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

[3 minutes 18 seconds][Customer] : I'm AI manage a disability group home but I still I take my clients out into the into the public and stuff as well like for appointments and things.

[3 minutes 28 seconds][Agent] : OK, Yep, that's fine. So what? So would you say a majority of the time is indoors or is it going to be outdoors? What what do you feel the majority?

[3 minutes 35 seconds][Customer] : Probably the majority indoors.

[3 minutes 38 seconds][Agent] : OK, beautiful. We'll say yes to that one for that one. And are you required to perform any physical duties? So physical duties means the use of, ah, lifting, lowering, pushing, pulling, throwing, carrying or otherwise moving, holding or restraining or operating machinery. OK, and do you work in any of the following fields? Aviation is a pilot of crew, entertainment industry, Air Force, army, armed forces. Or do you carry a firearm or handle explosives? Thank you. Well let's see Judy's based assessment side of things done for you. Now. Have you had a cigarette in the last 12 months?

[3 minutes 54 seconds][Customer] : No, no, no.

[4 minutes 13 seconds][Agent] : Beautiful.

[4 minutes 19 seconds][Customer] : Oh well, I'm self-employed.

[4 minutes 14 seconds][Agent] : Now with that current employment there, are you currently employed or self-employed Seven point, no problem at all. So what we deem is the pre tax income is your share of annual income earned in the business before tax directly due to your own personal efforts less any business expense and excluding super contributions. This is the amount of the business but otherwise cease earning in the event that you were unable to work due to a disability. So it says here, what is your annual pre tax income there? Yep, not a problem at all. Pop in 80,000. Umm now with this one here. So based on your duties and income, you can set a monthly benefit amount anywhere from \$1000 per month. Umm, it's just gonna load up to the maximum of \$4666.00 paid directly there to you per month. So what benefit amount would you like me to quote you on? The maximum? Yep. OK, it's working for the maximum 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 a raise. 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 benefit. Would you like? I'm sorry, which waiting period would you like me to select from?

[4 minutes 45 seconds][Customer] : I'm looking about 80,000, the four 4060, yeah, I'll go 30 days.

[5 minutes 36 seconds][Agent] : A 30 or a 90 day, 30 days. Now the benefit. Is the maximum amount of time that we will pay the income benefits for anyone injury or illness. Now you can choose anywhere from six months on the two years or five year benefit. So which benefit. Would you like me to select?

[5 minutes 58 seconds][Customer] : Through 12 months.

[5 minutes 59 seconds][Agent] : 12 months, beautiful. It's popped in 12 months for you there. Now the next step is to take you through the health and lifestyle questions as the price and any terms of cover is determined on the outcome of these questions. So let's go through that one for you. Now. If you are accepted the Tricia, what we do at that point for you then is we do post an e-mail of all of these tailored documents to you there. That way we'll give you an opportunity to sit down and review through everything there at full. So what would be the post code for you there in New South Wales? Yep. And so 2763 And what would be the, uh, suburb?

[6 minutes 20 seconds][Customer] : OK, 2763 Bakersfield.

[6 minutes 35 seconds][Agent] : Yep. Not too far from us. We're actually here in Bella Vista.

[6 minutes 38 seconds][Customer] : Oh, perfect. Oh, no.

[6 minutes 39 seconds][Agent] : Yeah, right next to the pond that everyone seems to EV, everyone seems to crash into. Yeah. Umm, I trust you. I've been here and I've seen it happened. It's, uh, it's quite, it's quite funny. But then also you think, how do they manage to crash into a pond?

[6 minutes 52 seconds][Customer] : Yeah, I know.

[6 minutes 54 seconds][Agent] : Yeah, uh, what's the address there? Quakers Hill for you. Yep, Yep, Yep.

[6 minutes 53 seconds][Customer] : It's quite funny, isn't it #8 Prescott, Prescott, PRESCO, Double T Circuit.

[7 minutes 6 seconds][Agent] : Let me just find that one. Press code second. There we go. It is the postal address the same as the home address.

[7 minutes 12 seconds][Customer] : Yes, it is.

[7 minutes 13 seconds][Agent] : Beautiful. Alright, there is just a little small statement I just have to write off to you here. Everybody does go through the exact same statement. It all is going to outline is just your duty. Just when answering these health questions that they are truthful. Not that I have any doubt you won't be honest, but something we just have to write off to everybody there. So this says 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 they share it with other Australian service providers for the purpose of administering your see your handling claims. Our privacy policy tells you more, including how to access, encrypt your information and lodge complaints about breaches of privacy. By proceeding, you understand that you're planning purchase and income protection policy and this 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 early 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. It just says you. Do you understand and agree to your duty? Yes or no? Beautiful. Now, Tricia, with all of these questions, they all are yes and no questions, just excluding the heights of weight. We have to manually pop that one in. Now, just allow me to read the question to you there in full, just because some of these questions might have two parts to them. The first question he says, have you been hospitalized for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications associated with the COVID-19 infection in the last 30 days? Are you a citizen or permanent resident of Australia or New Zealand, currently residing in Australia? And does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore?

[8 minutes 27 seconds][Customer] : Yes, no, Yes, no. The Dolphin.

[9 minutes 10 seconds][Agent] : And are you A, employed or B, self-employed now? Do you own a business or are you a contractor? Thank you very much. And are you currently contracted or subcontracting?

[9 minutes 18 seconds][Customer] : I'm a contractor, so what's the difference?

[9 minutes 28 seconds][Agent] : Umm, So let me see if I've got a umm definition for contracting versus subcontracting. Let's have a look. Let's have a look. OK, so I'm the business owner is a business owner, someone who owns it and controls or part of the operations of five aspects of a business that can be a sole trader part the shareholder or employee by their own company business or trust. Uh, the, they can, they can as part of that business also contract or subcontract themselves out to somebody else. Umm, so subcontracting is obviously sub contacting yourself out to someone else. Uh, and then obviously is contract you're obviously contacting, you're running your own business and you're, you know, you're employed by yourself.

[10 minutes 18 seconds][Customer] : OK.

[10 minutes 19 seconds][Agent] : Yep, thank you very much. And this says here, do you expect your income to reduce in the next 12 months? Thank you. And if you were to become disabled and unable to work, would your business continue to generate income for more than 60 days?

[10 minutes 18 seconds][Customer] : Subcontractor, then yeah, No, no.

[10 minutes 40 seconds][Agent] : Yep. OK. And do you have a second occupation that generates a taxable income? Have you ever been declared bankrupt or placed interest? Savership, involuntary liquidation or under administration?

[10 minutes 46 seconds][Customer] : No, no.

[10 minutes 54 seconds][Agent] : The next section is in relation to your height and weight. Please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. So it just says here, what is your exact height in other centimeters or feet of inches? Thank you very much. And what is your exact weight in other kilos,

pounds or stones?

[11 minutes 12 seconds][Customer] : 162 centimetres, 102 kilos.

[11 minutes 21 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 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?

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

[11 minutes 38 seconds][Agent] : Thank you. Pop that one in for you. OK. It's just going to pop up the next question for us here. Sorry, just a little bit slow this morning, OK. Do you have existing income protection cover? Thank you. Next questions here, just in regards to medical history questions are still all yes or no's. The difference with these questions here is there is one main question that we do need to refer back to.

[11 minutes 57 seconds][Customer] : No, Yep.

[12 minutes 8 seconds][Agent] : So 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? We've got cancer, tumor, mole or cysts including skin cancer on spots, Melanoma or leukemia.

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

[12 minutes 24 seconds][Agent] : Have you ever had an abnormal cervical smear, stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure and high cholesterol, thyroid condition or neurological symptoms such as dizziness or fighting diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose.

[12 minutes 48 seconds][Customer] : Yes, I have diabetes.

[12 minutes 50 seconds][Agent] : OK, and it just says here type one or type 2 diabetes.

[12 minutes 53 seconds][Customer] : That's true.

[12 minutes 54 seconds][Agent] : OK, and let's continue on with this. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Epilepsy, motor neurone disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, anxiety, depression or stress requiring

medical treatment or any other mental health disorder. And we've got here any illegal drug use, abuse or prescription medication or received medical advice or counseling for alcohol consumption.

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

[13 minutes 24 seconds][Agent] : Disorder of the kidney or bladder, blood disorder or disease, asthma, other respiratory disorder excluding childhood asthma and back or neck pain or disorder and arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome, or fibromyalgia.

[13 minutes 45 seconds][Customer] : I do have, sorry, arthritis in my lower back.

[13 minutes 51 seconds][Agent] : OK, thank you for letting me know. So it says based on your response, please answer yes or no for each of the following. So when we do say yes to a question, it is going to drop down the question. And the first one says arthritis. So we'll say yes to arthritis. And is it osteoarthritis?

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

[14 minutes 6 seconds][Agent] : OK. And have you experienced any symptoms within the last 12 months? Thank you. And have your symptoms have affected your work or lifestyle? Thank you.

[14 minutes 11 seconds][Customer] : No, no, yeah.

[14 minutes 20 seconds][Agent] : We've got chronic pain, OK. And it says here, have you, have you suffered symptoms or required, uh, treatment within the past six months for this? Thank you. And umm, it says what? Uh, please name the type of condition for the chronic pain. OK, So this is only, uh, so this is going to be excluding the osteoarthritis because we've already disclosed the osteoarthritis. OK, We'll say so we'll say no to chronic pain. Umm, OK. And then we're gonna say no to that one. Let me just update that one. OK. We've got gout, repetitive strain injury, RSI O, occupational overuse syndrome, OOS and chronic fatigue syndrome, and fibromyalgia, Joint or muscle pain or ligament injuries including replacement or reconstructive surgery, osteoporosis or osteopenia. Any defective hearing or sight other than which is corrected by glasses or contact lenses. Well, only a couple more questions to go. It just says other than what you have already told me about. In the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as

but not limited to any surgeries, X-rays, scans, blood tests or biopsies?

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

[15 minutes 53 seconds][Agent] : 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 dreamed your working career required more than two consecutive weeks off work due to illness or injury? Thank you. The final three questions here, it's just going to pop up. It says. So. The next two are just in regards to family history. So when we refer to family history, this is only in regards to your father, mother, brother or your sister. Umm, So it just says here to the best of your knowledge of any of your immediate family, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease or familial ad dermatus polyposis, yes or no. And to the best of your knowledge of any of your immediate family suffered from cancer, heart conditions, stroke or other hereditary disease prior to age 60, Correct.

[16 minutes 1 seconds][Customer] : No, no, no, this is only like my parents are brother and sister.

[16 minutes 51 seconds][Agent] : So this is father, Mother, Mother or sister. Thank you. And the final question here for you is just going to ask, other than one off events such as like a gift certificate or a voucher, 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 activity? Beautiful. Let me submit the application through. It does take about a minute for it just to process. Now whilst I am just awaiting back a response, most importantly, everything I have taken you through this so far in regards to the income protection, has it all been clear and understood? Beautiful. Well, let's just await for the response to come back. It's just a little bit slow this morning. So it's just I'll wait it to come back. Sorry, just a bit slower than usual this morning.

[17 minutes 18 seconds][Customer] : No, yes, thanks.

[17 minutes 56 seconds][Agent] : OK, beautiful. So that one has come back. So your application is approved with the below terms. So there was just two changes that was made in the application. So

based on your last answer to the diabetes question, are you provided the following exclusions has been added? So it says no benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from diabetes type one or two, including any disease or disorder, the cardiovascular, serobrovascular or peri vascular system. So that's just an exclusion has popped up there for you. The second one was just a loading due to the height and weight. So your current BMI and the other one had changed, which is not gonna affect what you're after anyway. It's the Max, Max benefit amounts and benefit. So the maximum you, you, you could look for now would be 5000 and the maximum there of a two year benefit. Uh, that was just due to the heights and weights. But what I wanna let you, whilst it is just finalizing the price, if there is any change in that current heart and weights, it's not always gonna lock you in for the current heart and weight. So you are gonna have the ability there to give us a ring up and let us. So there has been a change in the current BMI and you'll be able to have the status reviewed for the uh, BMI fee software.

[19 minutes 18 seconds][Customer] : OK.

[19 minutes 18 seconds][Agent] : So if we looked now for you there at a monthly benefit of that you said you would you had you're happy with the \$4666.00?

[19 minutes 27 seconds][Customer] : Yeah.

[19 minutes 27 seconds][Agent] : Yep. So we put that one in for a 30 day waiting period and a one year benefit. Every two weeks.

[19 minutes 39 seconds][Customer] : Oh, well, that's pretty good.

[19 minutes 33 seconds][Agent] : That one would be \$92.19 per Fort, not for that one there Umm, so uh, with this one here as well. What it is also going to provide us some further benefits for you and also benefits for your family with this income protection there as well, Tricia.

[19 minutes 52 seconds][Customer] : OK.

[19 minutes 52 seconds][Agent] : So it is going to provide you with a rehabilitation benefit and uh that will be along with a final expenses benefit, which actually pays \$10,000 in the event that you do pass away. So your family would actually be able to claim \$10,000 to assist with any type of funeral

costs or any other file expenses upon your passing. So they will be able to have that part of the cover. Now your premium is a step which means it would generally increase age or as you age. But as an indication, if you make no changes to the policy, your premium next year will be \$99.71. The fortnight's still covering you there for a monthly benefit amount of \$4666.00 per month. And you can also find information about our premium structure on our websites. So sure, that's the application done from our end here. Obviously, I would give you the approval list. So what we do like to arrange at this point for you, as I said before, is to get those tailored documents off to you there now via the post and also to your e-mail. Now what we do in the process of that is we would start that cover for the income protection, but does not require you to actually pay anything for the cover. What we can do is we can allow you up to 30 days for that first payment to be made. And then what we do is from the first payment date, we then provide you with an additional 30 days of calling off period to give you the extra opportunity there to sit down and review everything there in full. So, Tricia, what day would you want us to do the first scheduled premium on?

[20 minutes 11 seconds][Customer] : OK, OK, OK, OK. It would need to stop next Friday.

[21 minutes 22 seconds][Agent] : Up to 30 days, of course. Yeah, let's do that one. So even though we are popping the first payment in for next Friday, the cover is gonna start from the end of the call straight away for you though. So next Friday being the 25th. You happy with that one?

[21 minutes 35 seconds][Customer] : It's a yes, that's fine.

[21 minutes 40 seconds][Agent] : Beautiful. Now I have your e-mail of TMALE, an16@hotmail.com.

[21 minutes 48 seconds][Customer] : Yes, that's correct.

[21 minutes 49 seconds][Agent] : Beautiful. So what we now need to do is just note down a preferred method of payment because if we haven't heard from you before the 25th, we'll start that first scheduled, uh, fortnightly premium there. So, umm, is this one going to be through your Visa MasterCard or through a BSB and account number?

[22 minutes 5 seconds][Customer] : All visa difficult.

[22 minutes 7 seconds][Agent] : Beautiful. And can I confirm, Tricia, that that card is in your name,

Beautiful. So if what I'm going to do is we need to grab those details before, before I do that, I am going to pause our call recording because I don't want to capture any details on the recording.

[22 minutes 10 seconds][Customer] : Yes, it is OK.

[22 minutes 19 seconds][Agent] : So for security purposes while obtaining your card details, the call recording will stop and we'll recommend after we have collected your details, so. None. I'll just finalize everything but that verbal declaration. So it says, please be advised that the call recording is now resumed for quality and monitoring purposes. So I'm gonna read the final declaration. This just summarizes everything we have gone through with you there in today's call. Takes me about 3:00 to 4:00 minutes to read through it there. And then everything will be put in place for you there.

[23 minutes 23 seconds][Customer] : Yes, that's right.

[23 minutes 20 seconds][Agent] : Umm and it was McLean the last name was it beautiful. So says thank you. Tricia McLean. It is important you understand the following information. I will ask the agreement to these terms at the end of your policy will not be enforced unless you agree to these terms in full. Real income protection is issued. Sorry. Real income protection is issued by Hanover Life Fred Australasia Ltd whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services whom I will refer to as chief as trading as real insurance issue and raise this insurance on its behalf. Hanover relies upon the information you have provided when assessing your application. That includes the information we initially clicked it from you to provide a quote and that has set a target market determination for this product, which describes public 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've agreed to. Can you please confirm you have answered all of our questions in accordance with your duty, Yes or no?

[24 minutes 20 seconds][Customer] : Yes.

[24 minutes 22 seconds][Agent] : 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 granting the 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 Patricia McLean a monthly insured amount of \$4666.00 for the waiting period of 30 days and a benefit period of 12 months. Your The monthly income benefit payable in the event of a claim may be less than the 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 suffered your disabling sickness or injury. Their 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 stand exclusions contained within the PBS the following exclusions apply Patricia McLean income protection Benefit No benefit will be payable for any disability condition, disease, disorder, treatment or complications related to or arising from type diabetes type one or two, including any disease or disorder from the cardiovascular, cerebrovascular or peripheral vascular system. For Tricia McLean income protective benefit and loading was applied during the application process. By grade the declaration you agreed to any non stand exclusions or loadings based on your policy and you understand they will remain in place for 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 25th, 2043 12:00 AM. Your payment for your first year cover is \$92.19 per fortnight. Your premium is 8 step premium which means it will be calculated average policy anniversary and will generally increase each year. Included in your premium is not payable by handover to GFS between 37% and 51% to cover costs. Your premium will be debited from your credit card which you're authorized to debit from and have provided to us. The policy documentation, PDS and FSG will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents. Ensure the product meets your needs. You have a 30 day calling up. Where you may count your policy and any premium you may have paid to be refunded in full. Unless you have launched a claim. There are risks associated with the place and policies as your new policy may not be identical to your this can cover. We recommend it's not cancelled any existing policy until you have received and reviewed our policy in full. We have a

complaints process which you can access anytime by contacting us. Full details are available online and in the documentation we are sending you. Just other questions here for you Trisha. It just says do you understand and agree with the declaration, yes or no?

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

[27 minutes 12 seconds][Agent] : And would you like any other information or would you like me to read any part of the PDS to you, yes or no?

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

[27 minutes 19 seconds][Agent] : Sorry, the line just broke out there.

[27 minutes 20 seconds][Customer] : Oh, no.

[27 minutes 21 seconds][Agent] : Thank you. Well, that one's now in place for you there, uh, for the income protection first scheduled payment as that is for the 25th, so that'll be next Friday for you there. So cover is in place if we need to contact you back, We have the mobile of uh, 04, uh, 38422636.

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

[27 minutes 40 seconds][Agent] : Beautiful. That one has been emailed and posted off to you there. Umm, is there anything else that you need from me there today?

[27 minutes 46 seconds][Customer] : No. That's all. Thank you.

[27 minutes 48 seconds][Agent] : Beautiful. You do the rest of your morning and have a great, uh, Friday tomorrow.

[27 minutes 51 seconds][Customer] : You too. Thank you.

[27 minutes 51 seconds][Agent] : Bye bye.

[27 minutes 52 seconds][Customer] : Bye.