

[2 seconds][Agent] : Hi Trent, it's Cinta calling from Real Insurance in relation to that web enquiry you put through for life insurance. How are you today?

[9 seconds][Customer] : Yeah, good.

[10 seconds][Agent] : That's good. Just giving you a call to run you through that cover. I'll provide you with some quotes and just answer any questions that you may have. Of course. But first, can I just confirm I'm speaking with Trent Staggs. Yeah, and Trent, your birthday is the 19th of December 1989.

[19 seconds][Customer] : Yep, Yep.

[25 seconds][Agent] : And finally, can I just confirm you're a male Australian resident?

[29 seconds][Customer] : Yes.

[29 seconds][Agent] : Thanks for that. Now, Please note all our calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation. But of course, Trent, what got you looking into our life insurance over the weekend? Your partner sort of prompts that. Yeah. And have you looked into it before, the two of you? Or not really?

[42 seconds][Customer] : My partner, yeah, I was going here last year, but I never went around to do it.

[58 seconds][Agent] : OK, well look, try. I'll take you through how it works. It does require me to go through some health and lifestyle questions with you as well, which won't take too long. So first I'll just let you know that our life insurance is designed to provide financial protection for your loved ones for a lump sum payment if you want to pass away.

[1 minutes 16 seconds][Customer] : Mm, hmm.

[1 minutes 18 seconds][Agent] : Now this benefit could be used to help maintain their lifestyle by helping them pay off a mortgage, loans and other costs involved in raising a family.

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

[1 minutes 26 seconds][Agent] : OK, now basically it's there to give you the Peace of Mind that if something happened to you, your family would have the financial security. Included is an advance payment of 20% of the benefit amount to a maximum of \$20,000 to help with funeral costs or any

other final expenses at the time, OK.

[1 minutes 46 seconds][Customer] : Yeah.

[1 minutes 46 seconds][Agent] : There's also a terminally ill advanced payout included in the cover. So with our life insurance, you can nominate up to five beneficiaries to receive this benefit amount. And we keep it nice and simple for you as everything is done over the phone with no forms to fill out, medical checks or blood tests to complete. We simply take you through health and lifestyle questions as this will determine the pricing and terms of the policy. So Trent, did you have any questions for me before we jump into all of that? No. OK, My first question is have you had a cigarette in the last 12 months? Yes or no?

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

[2 minutes 24 seconds][Agent] : No Nice and healthy choice there. So let's have a look at what benefit amount we can go through together. So keeping in mind you can choose cover between 100,000 and sorry, just give me one moment. Oh, sorry Trent, I do have to also ask, is your current annual income \$50,000 or more? Yeah. So is that a yes or a no to that one?

[2 minutes 52 seconds][Customer] : No, yes.

[2 minutes 58 seconds][Agent] : Yeah. OK, perfect. Thank you for that. Alright, so the cover ranges from 100,000 up up to 2 million. So what amount did you want me to look up for you?

[3 minutes 9 seconds][Customer] : Yep, 1,000,000.

[3 minutes 19 seconds][Agent] : 1,000,000, OK, let's have a look at that one. So for \$1 million of cover, the indicative quote is \$53.38 a fortnight, so that's around \$3.81 a day. Is that suitable for you there?

[3 minutes 36 seconds][Customer] : Yep.

[3 minutes 35 seconds][Agent] : Trends, yeah, OK, perfect. So we have a real reward attached to this as well. So following your first policy anniversary date, we will refund you 10% of the premiums you've paid in that time, OK? And in addition, we also provide you with a free online legal will valued at \$160.00 with each policy. But Trent, your real reward back to your account will be \$138.80. OK. Now you may also have the option to add in extra benefits to cover such as total and permanent

disability, children's cover and serious illness cover. Would you like me to explain any of these optional covers for your trends? No. OK, perfect. Well, let me take you through those questions now just to see, you know, your eligibility, of course. OK, just before I go into those questions I will need to grab your post code.

[4 minutes 36 seconds][Customer] : 40 I don't know. I've just not.

[4 minutes 42 seconds][Agent] : Yeah. Do you know your address? Maybe I can just search it up for you.

[4 minutes 39 seconds][Customer] : I've only been here for eight months, So at 14, Knutsford St. Chermside.

[4 minutes 48 seconds][Agent] : 14 Nunford St.

[4 minutes 50 seconds][Customer] : Yeah.

[4 minutes 52 seconds][Agent] : OK, let me just check. Nunford St.

[4 minutes 52 seconds][Customer] : Knut, 4032.

[5 minutes 9 seconds][Agent] : Yep. Let me have a look and see if you're correct. So you're not in WA, are you?

[5 minutes 17 seconds][Customer] : No, no, I'm in QLD.

[5 minutes 16 seconds][Agent] : Trent Knutford St. So 14 Knutford St. And it was in Queensland, right?

[5 minutes 30 seconds][Customer] : Yep.

[5 minutes 30 seconds][Agent] : Let me have a look for you. Oh, Cher.

[5 minutes 32 seconds][Customer] : I think it's yeah, 40.

[5 minutes 34 seconds][Agent] : Chermside. Yeah. OK.

[5 minutes 35 seconds][Customer] : Yep, Yep.

[5 minutes 36 seconds][Agent] : So I've got 4032 for that one and it's Churnside, 14 Knotford St. OK. And is that the same as your postal address as well?

[5 minutes 51 seconds][Customer] : That's correct.

[5 minutes 53 seconds][Agent] : Alright, perfect. Thanks for that Trent. So I'm going to read out the

pre underwriting disclosure to you first. So it's just, you know, outlines your responsibility to just be honest with your answers that you give me. OK. So it's a bit of a risk that it'll be nice and quick. So please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue code and other related services.

[6 minutes 23 seconds][Customer] : None.

[6 minutes 18 seconds][Agent] : We will share this with your insurer and make sure with other Australian service providers for the purpose of the during your policy or handling claims. A privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. I agree. By proceeding you understand that you are applying to purchase a life insurance policy and as such you have the choosing to take reasonable care to not make any misrepresentations. This means that you need to ensure that you answer each 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 information to us in any earlier discussions you have had, If you do not take reasonable care, you may have reached 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. So Trent, do you understand and agree to your duty, yes or no? OK, let me open that up for you now. So then as we go along these health and lifestyle questions, a lot of them is just a yes or no response. And then, of course, if you need to disclose something, then we will find which areas to disclose that in as well. OK, And I'll just drop down with all the questions. All right. But the first one is to do with COVID-19. So have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days?

[7 minutes 10 seconds][Customer] : Yep, no.

[7 minutes 45 seconds][Agent] : Right. OK. Are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia? No. OK.

[7 minutes 54 seconds][Customer] : No, yeah, no, I'm Australian citizen.

[8 minutes 5 seconds][Agent] : OK, sorry. I'll just ask that again.

[8 minutes 8 seconds][Customer] : I think that's it.

[8 minutes 7 seconds][Agent] : I think there are two different parts of the question. No, that's OK. Umm, are you a citizen or permanent resident of Australia or a citizen of Zealand currently residing Australia?

[8 minutes 19 seconds][Customer] : No, Yes.

[8 minutes 19 seconds][Agent] : So either all of those things, yes.

[8 minutes 22 seconds][Customer] : Yep.

[8 minutes 22 seconds][Agent] : OK, have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following? OK, so I'm just going to read these out to you. Stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack, and angina. Yes or no. Lung disorder, excluding asthma, sleep apnea or pneumonia. Cancer. Leukemia or Melanoma, excluding other skin cancer, Hepatitis or any disorder of the liver? Anxiety, depression or stress requiring medical treatment, or any other mental health disorder.

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

[9 minutes 4 seconds][Agent] : Have you been diagnosed with a terminal illness, motor neurone disease, any form of dementia including Alzheimer's disease, or been told by a doctor that you have a condition that will reduce your life expectancy? In the last 10 years, have you used illegal drugs, abuse prescription medication or received treatment or counseling for drug or alcohol consumption? OK, the next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to consider to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. So what is your exact height in either centimeters or feet and inches?

[9 minutes 15 seconds][Customer] : No, no 5435 foot. Oh, sorry. Yep.

[9 minutes 57 seconds][Agent] : 5 foot 4, so 5 foot 4 inches.

[10 minutes 4 seconds][Customer] : Yep.

[10 minutes 3 seconds][Agent] : Yeah, OK, thanks for that. And what is your exact weight in kilos, stones or pounds? Sorry, what is your exact weight in kilograms, pounds or stones?

[10 minutes 13 seconds][Customer] : Umm, 95 kilos, 95 kilograms.

[10 minutes 27 seconds][Agent] : 95? OK. So 95 kilograms.

[10 minutes 31 seconds][Customer] : Yep.

[10 minutes 32 seconds][Agent] : Yeah, OK. And have you experienced any unexplained weight loss of more than 7 kilograms in the last 12 months? OK, thanks for that, Trent. Moving on to the new section here. OK, does your work require you to go underground, work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing moral civil unrest, or work offshore? Yes or no to the best of your knowledge. Are you infected with or are you in a high risk category for contracting HIV which causes AIDS?

[10 minutes 41 seconds][Customer] : No, no, no.

[11 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?

[11 minutes 23 seconds][Customer] : Yes.

[11 minutes 24 seconds][Agent] : Yes. OK. And what countries do you intend to travel to or reside in?

[11 minutes 30 seconds][Customer] : BJ Bali.

[11 minutes 32 seconds][Agent] : Fiji, in Bali? OK, just give me one moment there. Is that just for a holiday?

[11 minutes 42 seconds][Customer] : Yeah, Hold on.

[11 minutes 49 seconds][Agent] : OK, perfect. And will you be overseas for longer than three consecutive months? No. And do you have existing life insurance policies with other life insurance companies with a combined total sum insured of more than \$5,000,000? No. OK, Thanks for that, Trent. Moving on to our next section here, OK. Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following? So diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure tumour, molar cysts including skin cancer or sunspots.

[11 minutes 55 seconds][Customer] : No, no, no, no, no, no.

[12 minutes 44 seconds][Agent] : Have you ever had an abnormal PSA test or an enlarge prostate, Thyroid condition or neurological symptoms such as dizziness or fainting? Disorder of the stomach, bowel, gallbladder or pancreas? Epilepsy, Multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, Bladder or urinary tractive disorder? Kidney disorder, blood disorder or disease?

[12 minutes 55 seconds][Customer] : No, no, no, no, no, no, no.

[13 minutes 22 seconds][Agent] : Sorry, I just need a clear yes or no to these ones.

[13 minutes 26 seconds][Customer] : Oh, sorry.

[13 minutes 26 seconds][Agent] : So I'm going to just no, that's OK. I'm just going to ask these ones again. So kidney disorder, blood disorder or disease, sleep apnea or asthma, excluding childhood asthma.

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

[13 minutes 42 seconds][Agent] : OK, thanks for that. OK, nearly so now, 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 they're not limited to any surgeries, X-rays, scans, blood tests or biopsy, yes or no? Other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks, Yes or no? OK, thanks for that. Now to the best of your knowledge, have any of your immediate family, living or deceased ever been diagnosed with polycystic, sorry, polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis?

[14 minutes 5 seconds][Customer] : No, no, not that I'm aware of, no.

[14 minutes 37 seconds][Agent] : OK. And to the best of your knowledge, have any of your immediate family suffered from cancer, heart conditions, stroke or other hereditary disease prior to age 6?

[14 minutes 48 seconds][Customer] : No.

[14 minutes 49 seconds][Agent] : No. OK And other than one off events, so gift certificates or

vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering up sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity? Yes or no? Yes.

[15 minutes 17 seconds][Customer] : Yes, Yes.

[15 minutes 19 seconds][Agent] : OK, so based on your response please answer yes or no for each of the following.

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

[15 minutes 24 seconds][Agent] : So aviation other than as a fare paying passenger or crew for a recognized passenger airline, mountaineering, rock climbing or up sailing, long distance sailing, Hang Gliding excluding one time glides, yes. OK, so, so just so you know there Trent, no life benefits shall be payable onto this policy for any claim arising as a result of making or attempting to make a flight in any form of aerial device other than as a fair paying passenger on a scheduled airline.

[15 minutes 45 seconds][Customer] : Yes, Yep.

[16 minutes 4 seconds][Agent] : OK, now I still need you to answer yes or no to these followings as well. So skydiving or parachuting, excluding one time jumps. Scuba diving.

[16 minutes 14 seconds][Customer] : No, no, I read that. I I missed understood that one. I missed that question.

[16 minutes 20 seconds][Agent] : Sorry for scuba diving. Sorry. Oh, OK, I'll I'll just read it out to you again then.

[16 minutes 23 seconds][Customer] : But no, I'll say no, no, that question before that like before all these ones, yeah.

[16 minutes 37 seconds][Agent] : Yep. So other than one off events, so gift certificates, vouchers. Do you engage in or intend to engage in any of the following? I've got aviation other than as a fair paying passenger or a recognized airline, motor racing, parachuting, mountaineering up sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity.

[16 minutes 43 seconds][Customer] : Yep, no.

[17 minutes 3 seconds][Agent] : No. OK, just give me one moment, Tron. I'm just going to have a look at one thing for this question. OK, I'll be right back.

[17 minutes 10 seconds][Customer] : Yep, OK.

[18 minutes 43 seconds][Agent] : Hi, Trent. Thanks so much for holding. So just want to clarify there. So you've misunderstood that question. So we've gone through that again, of course.

[18 minutes 45 seconds][Customer] : Yep, Yep.

[18 minutes 54 seconds][Agent] : But when you did mention the Hang Gliding, was that kind of like a one off? Is that a hobby you do or?

[18 minutes 59 seconds][Customer] : Nah, Nah, Nah. Definitely not.

[19 minutes 1 seconds][Agent] : So it's just a one off.

[19 minutes 4 seconds][Customer] : Yeah, it was just the one I've seen.

[19 minutes 6 seconds][Agent] : OK. And are you planning to? No, all right, so I'll just read that question one last time. Just so you know, we're quick with everything. Umm, so other than one off events, so gift certificate and vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline? Motor racing, parachuting, mountaineering at sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity. No. OK. And of course, are you satisfied with the answers provided?

[19 minutes 40 seconds][Customer] : No, yes.

[19 minutes 48 seconds][Agent] : Yeah. OK. Thanks for that, Trent. OK, perfect. So let me have a look at this for you and we'll see if you've been approved, of course, for the life insurance. OK. Sorry, just to take a few minutes for it to get through. Let me have a look. OK. So congratulations, your application has been approved and this policy will cover you. That's due to any cause except suicide in the 1st 13 months, OK. In addition, there is a terminally ill advanced payment included in the cover. So if you were diagnosed with 24 months or less to live by a medical practitioner, then we pay your benefit amount in full to you and the money could be used for medical costs to ensure you receive the best care possible. OK, now your premium is steps.

[20 minutes 51 seconds][Customer] : Yep, Yep, Yep.

[21 minutes 12 seconds][Agent] : Oh, sorry, I need to advise you that the premium has risen to \$80.08 a fortnight and this is due to the BMI, OK in the underwriting application. OK, so that was the the weight and the height there. Is that still affordable for you there, Trent?

[21 minutes 35 seconds][Customer] : Yep, Yep.

[21 minutes 36 seconds][Agent] : Yeah. Now your premium is steps, which means it will generally increase each year. So in addition. So I'll just bring that up for you. In addition, this policy has automatic indexation, which means each year your sum insured will increase by 5% with associated increases in premium until you reach the maximum benefit amount or until the policy anniversary. Following your 75th birthday, you can opt out of this automatic indexation each year, OK. But of course, as an indication, if you make no changes to the policy, your premium next year will be \$88.53 a fortnight. OK, Trent. Now you can also find information about our premium structure on our website. All right, now, do you have any questions or concerns for me at the moment there, Trent?

[22 minutes 36 seconds][Customer] : No, no, no.

[22 minutes 37 seconds][Agent] : No, all good. All right. And can I just confirm the premium of \$80.08 a fortnight is affordable for you there Trent?

[22 minutes 46 seconds][Customer] : Yes, it is.

[22 minutes 47 seconds][Agent] : Yep. OK, perfect. Well what I can do for you then is get you immediately covered over the phone today. I will send you the policy documents to review as there is a 30 day cooling off. So in this time, if you decide it's not suitable for you and you cancel within the 30 days, then you'll receive a full refund of your premium unless the claim has been made. So what we do is we enter your base payment account details, but you're not required to pay anything today. You can nominate your first payment date to line up with other bills that you have. So. And are you happy to continue there? Yep. OK. All right. I'll just go over your details here just to make sure everything is correct and then we can nominate that first payment date for you. So I've got Mr. Trent Staggs, your birthday is the 19th of December 1989. You're a male Australian resident, your address is 14 Knutsford St. Chermside, QLD 4032, and your best contact number is the one that

we're on, is that correct? And your e-mail is trentstags89@gmail.com. OK. And you're happy with the \$80.08 a fortnight?

[23 minutes 18 seconds][Customer] : Yep, Yep, Yep, Yep.

[24 minutes 1 seconds][Agent] : All right, perfect. Let's go straight into that. When would you like that first payment to be, Trent?

[24 minutes 7 seconds][Customer] : Fortnite from now.

[24 minutes 9 seconds][Agent] : A full now from now. So that is the 20th of January 2025. OK, then every fortnight on the Monday. And is that through a direct debit or a card? OK. Is that savings a click account, Trent?

[24 minutes 16 seconds][Customer] : Yeah, never, never Westpac.

[24 minutes 29 seconds][Agent] : Yeah. Do you know if that's a savings account? Yeah. OK. I'll just grab your BSB when you're ready there, Trent.

[24 minutes 31 seconds][Customer] : Yeah, the best day is 732646.

[24 minutes 41 seconds][Agent] : 732646 Yep. And you said that was with Westpac, is that correct?

[24 minutes 45 seconds][Customer] : An account number is 749495, correct?

[24 minutes 56 seconds][Agent] : Alright. And the name on that, is that just your first and last name there, Trent?

[24 minutes 59 seconds][Customer] : Yep.

[25 minutes][Agent] : OK, perfect. So all I have to do for you now there, Trent, is just read out your final declaration. It just sums up everything in a bit more detail for you. And then I'll accept it on your behalf and send you all of the policy documents to review.

[25 minutes 14 seconds][Customer] : Mm hmm.

[25 minutes 13 seconds][Agent] : OK, so it just reads. Thank you. Trent Stands it is important you understand the following information. I will ask for your agreement to these terms at the end. And your policy will not be enforced unless you agree to these terms in full. Real life insurance is issued by Hanover Life Ari of Australasia Ltd, whom we will refer to as Hanover. Hanover has an arrangement with Princeton Financial Services, to whom I will refer to as GFS Training as real

Insurance, to issue an arrangement insurance on its behalf. Hanover relies upon the accuracy of the information you have provided when assessing your permission. That includes the information we initially collected from you to provide a quote. Hanover has set a target market determination for this product, which describes the type of this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. So can you please confirm you have answered all of our questions in accordance with your duty, yes or no?

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

[26 minutes 15 seconds][Agent] : We may from time to time provide offers to you by the communication methods you have provided to us in relation to other products and services. By going to this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum benefit amount of Trent Stags receives \$1 million in the event of life insurance if benefit is not paid in the event of suicide in the 1st 13 months of the policy for Trent Stags Life Insurance a loading with the during the application process. By agreeing to this declaration you agreed to any non standard exclusions or ratings 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.

[27 minutes 3 seconds][Customer] : Yep.

[27 minutes 3 seconds][Agent] : Your premium for your first year of cover is \$80.08 per fortnight. Your premium is steps, which means it will be calculated at each policy anniversary and will generally increase as you go. Your sum insured will also increase automatically by 5% each year until you reach the maximum benefit amount or until policy anniversary following your 75th birthday and you can opt out of this. You understand that the premium projection provided is indicative only and does not take into account any existing policies you may have with us. Included in your premium is an amount payable to changes of between 41% and 55% to cover costs. Your premium will be debited from your nominated bank account in the name of Trent Stacks, which you're

authorized to debit from and have provided to us. The policy documentation PDF anniversary will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as the new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy until you have received or reviewed our policy in full. And finally, we have the complaints process which you can access at any time by contacting us for details are available online and in the documentation we are sending you. So Trent, I've just got two final questions for you that just require a yes or no response. So do you understand and agree with the declaration?

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

[28 minutes 37 seconds][Agent] : And would you like any other information or would you like me to read any part of the PDS to you? OK, I'll accept that on your behalf.

[28 minutes 53 seconds][Customer] : See your address?

[28 minutes 45 seconds][Agent] : Now I'll send you out the policy documents to your e-mail and you should receive them in the next half an hour and then again to your address in Queensland in Chermside in the next three to five business days. OK, so just have a read through. If you have any questions or concerns you, you can just call us back. We'll be happy to help.

[28 minutes 58 seconds][Customer] : Yep, Yep.

[29 minutes 4 seconds][Agent] : OK, now is there anything else I can help with you today, Trent? No. All right, perfect. Well it's been a pleasure speaking with you Trent. I hope you have a lovely day.

[29 minutes 9 seconds][Customer] : No, that's not you too. Thank you very much. Bye.

[29 minutes 17 seconds][Agent] : Not a problem. Bye, Trent. Bye.