

[13 seconds][Customer] : Hello, it's Andrea speaking.

[15 seconds][Agent] : Hi there. Andrea, it's Dom calling back from Real Insurance. Apologies. I did mean to call you about an hour ago, but I was just on the phone with some other clients.

[22 seconds][Customer] : Oh, good.

[23 seconds][Agent] : Yes, but here to proceed, of course, our conversation with the about the income protection insurance just to see how you went with the conversation with your husband over the weekend. Yep. OK.

[32 seconds][Customer] : Yeah, yes, I'm, I'm going to proceed with a caveat and that is that I'm going to cancel my life insurance and take out the income protection insurance.

[42 seconds][Agent] : All right. No dramas. That sounds fine.

[44 seconds][Customer] : Alright.

[44 seconds][Agent] : Umm, in that case, what we'll organize firstly. Umm. So this is a new call. I need to know. Once again, all our calls are recorded. Any advice to provide is general in nature, may not be suitable to your situation.

[54 seconds][Customer] : Yep.

[54 seconds][Agent] : And Andrea, can I get you to reconfirm your full name and date of birth I have for you, please? All right. Perfect.

[59 seconds][Customer] : Yes, it's Andrea Louise Kruger, 24th of the 5th, 79, and I'm at six. Yeah, all good.

[1 minutes 5 seconds][Agent] : Yep, that's all I need for now.

[1 minutes 7 seconds][Customer] : Thanks.

[1 minutes 6 seconds][Agent] : Thank you, because I know last time around I'll just double check.

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

[1 minutes 11 seconds][Agent] : Anyways, your home and postal address, that was #6 Burley Court in Currymundi, Queensland, 4551.

[1 minutes 19 seconds][Customer] : Yes.

[1 minutes 19 seconds][Agent] : Yeah, excellent. And of course, yeah, the contact number we're

speaking on today is the best point of contact for you. And the e-mail address, ivegotisandy.ben@hotmail.com.

[1 minutes 28 seconds][Customer] : Yep. That's right.

[1 minutes 29 seconds][Agent] : All right, no problems at all.

[1 minutes 37 seconds][Customer] : Mm Hmm.

[1 minutes 31 seconds][Agent] : Uh, so Andrea, what we'll do, of course, I'll get the, uh, we'll start by organizing the income protection insurance, umm, since that's what I have in front of me. And, uh, we'll go go through the health and lifestyle questions that'll not only determine your eligibility, but the terms of which we can offer income protection cover.

[1 minutes 47 seconds][Customer] : Yep.

[1 minutes 47 seconds][Agent] : So make sure everything's all OK before we do proceed with canceling life insurance in case there are changes that impact your decision.

[1 minutes 51 seconds][Customer] : Yeah, sure.

[1 minutes 56 seconds][Agent] : Otherwise, while that does load, I'll also give you a bit of an insight into a couple other inclusions with the policy as well as how the premiums work over time.

[2 minutes 4 seconds][Customer] : Yep. Yep. Hmm. Mm.

[2 minutes 5 seconds][Agent] : Because firstly, with within the policy, we include a benefit, a rehabilitation benefit as well as a final expenses benefit. Now for reference, the final expenses benefit, it pays \$10,000 in the event that you would unfortunately pass away whilst the income talk protection policies in place.

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

[2 minutes 24 seconds][Agent] : OK, umm, so you will notice with the umm, in the policy documents, a beneficiaries form will be included, pretty similar to the life insurance.

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

[2 minutes 32 seconds][Agent] : Umm, that's for the rehabilit, sorry. The final expenses benefit for the income protection.

[2 minutes 37 seconds][Customer] : Sure.

[2 minutes 37 seconds][Agent] : OK, anything umm otherwise as well.

[2 minutes 37 seconds][Customer] : No, no.

[2 minutes 40 seconds][Agent] : I do need to confirm, uh, since we last, uh, since we uh, last spoke, there have been no changes to any of your umm, work duties as per our umm, teach based assessment.

[2 minutes 50 seconds][Customer] : Hmm. Mm.

[2 minutes 51 seconds][Agent] : Yeah, perfect. No worries OK? Otherwise do you be the insight on how the Prem works over time? The Prem is stepped which means it will generally increase each year of the age.

[3 minutes 2 seconds][Customer] : Hmm. Mm.

[3 minutes 2 seconds][Agent] : As a reminder of this year's premium, for the \$5000 monthly benefit amount, 90 day wedding. And two year benefit.

[3 minutes 10 seconds][Customer] : Mm. Hmm.

[3 minutes 10 seconds][Agent] : It's \$27.53 a fortnight as indication.

[3 minutes 19 seconds][Customer] : Mm, Hmm.

[3 minutes 14 seconds][Agent] : If you made no change to the policy, meaning you just keep everything the same next year, the premium would be \$29.45 a fortnight.

[3 minutes 23 seconds][Customer] : OK.

[3 minutes 23 seconds][Agent] : And you can also find information about our pre instruction on our website.

[3 minutes 27 seconds][Customer] : Yeah, sure.

[3 minutes 26 seconds][Agent] : OK, no dramas otherwise, just while the last couple questions load, I'll uh, finish off by reading you a pre underwriting disclosure. It's to give you privacy policy information and outline your duty to take reasonable care to not make misrepresentations in your answers for the health questions.

[3 minutes 42 seconds][Customer] : Yeah.

[3 minutes 41 seconds][Agent] : OK, uh, it reads. Please be aware all calls are recorded for quality

and monitoring purposes. We collect your personal information to provide insurance quotes, issued cover and other related services which shares with your insurer and make sure with other Australian service providers the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints that breached the privacy. And by proceeding, you understand you're applying to purchase the income protection policy and as such, you'll continue 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. If you provide some information to us, any earlier discussions you have had, if you do not take reasonable care, uh, 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. OK.

[4 minutes 34 seconds][Customer] : Yes.

[4 minutes 34 seconds][Agent] : Uh, so Andrea, do you understand and agree to your duty there?

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

[4 minutes 36 seconds][Agent] : Yes or no, Andy? And these are for the most part yes or no answer questions. I'll indicate otherwise where I need to. The first one asks, have you been hospitalized for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days?

[4 minutes 57 seconds][Customer] : No.

[4 minutes 58 seconds][Agent] : Uh, are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia?

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

[5 minutes 6 seconds][Agent] : Does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore?

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

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

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

[5 minutes 19 seconds][Agent] : Yeah. AZ uh, have you been in your current occupation for at least 12 months?

[5 minutes 24 seconds][Customer] : Yes. Not in this role, but in this occupation. Yes.

[5 minutes 28 seconds][Agent] : Yeah, that's fine.

[5 minutes 29 seconds][Customer] : Yep.

[5 minutes 29 seconds][Agent] : Uh, do you intend to change your current occupation in the next 12 months? OK. Uh, do you have a second occupation that generates a taxable income? Uh, have you ever been declared bankrupt or placed in receivership, in voluntary liquidation or under administration? OK, the next section. This is in relation to your height and weight. Now please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to answer any approximate figures, words or height and weight ranges. Firstly, Andrea, what is your exact height in either centimeters or feet and inches please?

[5 minutes 33 seconds][Customer] : No, no, no, 174 centimetres.

[6 minutes 11 seconds][Agent] : 174 centimeters, no problems. And what is your exact weight in either kilograms, pounds or stones, please?

[6 minutes 18 seconds][Customer] : 84 kilograms.

[6 minutes 20 seconds][Agent] : 84 kilograms, no problems.

[6 minutes 21 seconds][Customer] : Yep.

[6 minutes 23 seconds][Agent] : All right, And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? All right, no problems. Thank you, Andrew. Uh, next question is a quick AIDS declaration question. Uh, to the best of your knowledge, I infected with or are you in a high risk category for contracting HIV, which causes AIDS? Uh, 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? Do you have existing income protection cover?

[6 minutes 29 seconds][Customer] : No, no, no, no.

[6 minutes 58 seconds][Agent] : OK, the next section then this is in regards to your medical history.

The overarching question asks have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following first one asking cancer, tumour, mole or cyst, including skin cancer, sunspots, Melanoma or leukaemia? Have you ever had an abnormal cervical Smith stroke, chest pain, palpitations, or heart conditions such as They're not limited to heart attack and angina or high blood pressure, high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting. Diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas.

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

[7 minutes 51 seconds][Agent] : Epilepsy, metineuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[7 minutes 57 seconds][Customer] : No, I have had mild depression in the past.

[8 minutes 6 seconds][Agent] : That's OK. So I'll answer yes and there'll be some further questions so that we can narrow down the condition and the circumstances.

[8 minutes 10 seconds][Customer] : Yep, sure.

[8 minutes 13 seconds][Agent] : Uh, first one asks, is your condition a form of schizophrenia, bipolar or psychotic disorder?

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

[8 minutes 21 seconds][Agent] : Uh, and then there'll be a list of conditions here, so I'll read it to you in full. Uh, is your condition a depression, anxiety, post Natal depression or stress, including post traumatic stress disorder, B anorexia, universal bulimia, C ADHD or ADD or D, other mental illness, No problems. Uh, how many episodes have you had which required treatment? And for reference, treatment we, umm, consider, umm, can be medication or it can take the form of, uh, counseling or therapy. Sure. So our answer is one to two episodes. The next question is to clarify between the two, uh, was it more than one episode? Yes or no? That's all right. And have you had symptoms or treatments for this condition within the last six months? No problems. Uh, and have you ever

seriously contemplated or attempted suicide? Excellent here. Uh, and have the factors or causes that triggered the symptoms been partially or fully removed? Uh, and in the last 10 years, have you required hospitalization as a result of this condition?

[8 minutes 38 seconds][Customer] : A 2 Yes No No Yes no.

[9 minutes 33 seconds][Agent] : And the last five years, have you required more than one week time off work as a result of this condition? OK, alright, so there are going to be a few extra questions I need to ask here. These ones, I'll manually input the answers for, uh, and then we'll be able to do what's called a referral. I'll let you know what that basically looks like, umm, or what that looks like in practice. But in short, we basically present that information to the underwriter and they make a decision from that.

[9 minutes 39 seconds][Customer] : No, Yeah, sure.

[10 minutes 10 seconds][Agent] : Uh, Sir, I need to ask firstly, what was the dates of your last episode?

[10 minutes 11 seconds][Customer] : Oh God, It was a long time ago, and I'm gonna have to guess a year around when my son was born. So I'm gonna go with 2009.

[10 minutes 30 seconds][Agent] : Yeah, 2009, so around when your son was born. That's fine.

[10 minutes 32 seconds][Customer] : Yeah.

[10 minutes 33 seconds][Agent] : Whilst it does ask for the date, I mean if you if it's that long ago, a year will certainly suffice. That's fine.

[10 minutes 38 seconds][Customer] : Yeah, yeah, yeah.

[10 minutes 39 seconds][Agent] : So yeah, you'd be confident it was in 2009. Sure. What treatment did you require?

[10 minutes 47 seconds][Customer] : I saw the GP and I took some antidepressants for about 6 months.

[10 minutes 53 seconds][Agent] : Yeah, GP prescribed antidepressants for a month and then there's only just the one month you're on that medication.

[11 minutes 9 seconds][Customer] : It was six months.

[11 minutes 10 seconds][Agent] : Oh, the six months, OK for a 6 month. And then after that six month period, everything was OK.

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

[11 minutes 21 seconds][Agent] : Excellent. All right. So after six months. Medication was no longer necessary as condition had cleared and then for dates you last received any treatments. Would that be for example like late 2009 or early 2010? Sure. So would it be like early to mid 2010? Sure, no problems. Hi, those are all the questions we'd need to ask.

[11 minutes 56 seconds][Customer] : Probably in 2010 at the end, Yeah, yes, yeah, yeah.

[12 minutes 13 seconds][Agent] : Umm, I guess the only other, uh, do you potentially remember what the antidepressants were exactly or like the dosage? All right, Lexapro, did you say?

[12 minutes 20 seconds][Customer] : It was Lexapro 10 milligrams, yes. Yep, Yep.

[12 minutes 30 seconds][Agent] : All right, 10 milligrams of Lexapro and that was per day, anything for a six month period, no problems. All right, That's, that's very helpful, that information. Uh, yeah.

[12 minutes 44 seconds][Customer] : Mm. Hmm.

[12 minutes 44 seconds][Agent] : Otherwise, yeah, that's all the, uh, questions need asked about that. So I'll explain the referral process once we wrap this one up. Uh, otherwise we'll keep moving to this stage.

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

[12 minutes 53 seconds][Agent] : Uh, the next question asks any illegal drug use, abuse or prescription medication or receive medical advice or counselling for alcohol consumption, disorder of the kidney or bladder, blood disorder or disease, asthma or other respiratory disorder, excluding childhood asthma, back or neck pain or disorder.

[13 minutes 16 seconds][Customer] : I have had back surgery in the past.

[13 minutes 19 seconds][Agent] : Yes. OK, well let's say yes. And I gather of course the back surgery as in relation to a back pain or a disorder.

[13 minutes 25 seconds][Customer] : Yep.

[13 minutes 26 seconds][Agent] : Yeah, fair enough. All right. Some further questions here. Firstly,



are you on restricted work duties or have limited mobility? Uh, have you had symptoms requiring treatment in the last two years?

[13 minutes 34 seconds][Customer] : No, Yes.

[13 minutes 41 seconds][Agent] : Sure, all right, no problems. Uh, sorry, there is gonna be a, umm, uh, an exclusion that applies here. I'll just read it to you.

[13 minutes 51 seconds][Customer] : OK, Yep. Yep.

[13 minutes 51 seconds][Agent] : It states no benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from the spine, including it's inter vertebral discs, nerve roots, supporting musculature, our ligaments.

[14 minutes 6 seconds][Customer] : Sure. That's fine.

[14 minutes 6 seconds][Agent] : OK, OK, no problems. Otherwise, we'll keep moving.

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

[14 minutes 10 seconds][Agent] : Uh, arthritis, chronic pain, gouts, repetitive strain injury, chronic fatigue syndrome or fibromyalgia, joint or muscle pain, liquid injuries, including replacement or reconstructive surgery.

[14 minutes 17 seconds][Customer] : No, just the back.

[14 minutes 25 seconds][Agent] : Yep, that's fine. No problem.

[14 minutes 27 seconds][Customer] : Yeah. Yeah. Cool.

[14 minutes 27 seconds][Agent] : So since you already know down the back, umm, we don't need to account for that in this question.

[14 minutes 31 seconds][Customer] : All good? Yeah. Nothing else.

[14 minutes 32 seconds][Agent] : All right, perfect.

[14 minutes 34 seconds][Customer] : Thanks. No.

[14 minutes 33 seconds][Agent] : We can answer that as a no then, uh, next one, osteoporosis or osteopenia, any defect of hearing or sight other than which is corrected by glasses or contact lenses. OK, alright. In the next couple, the next few questions what I just voted differently to before first one asked 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 any surgeries, X-rays, scans, blood tests or biopsy?

[14 minutes 46 seconds][Customer] : No, no, I don't think so.

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

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

[15 minutes 16 seconds][Agent] : Uh, so yeah. Would that be a constant no answer? All right, no problems, uh, and other than what you've 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've already told me about, have you ever during your working career required more than two consecutive weeks of work due to illness or injury?

[15 minutes 19 seconds][Customer] : Yeah, that's no, no, no.

[15 minutes 41 seconds][Agent] : OK. Uh, the next section, uh, this is in regards to your family history. It only concerns your immediate family.

[15 minutes 49 seconds][Customer] : Right.

[15 minutes 49 seconds][Agent] : So this is your mother, father, brother or sister.

[15 minutes 52 seconds][Customer] : Yep.

[15 minutes 53 seconds][Agent] : And to the best of your knowledge, have any of your immediate family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial and the modest polyposis? And to the best to your knowledge, have any of your immediate families suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60? All right. And one last question, the application just regarding how those pursuits it asks other than one of events you engage in or intend to engage in any of the following aviation other than as a fair paying passenger in a recognized airline, motor racing, parachuting, mountaineering, sailing, scuba diving deeper than 40 meters, cable rack diving or any other hazardous activity.

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

[16 minutes 37 seconds][Agent] : All right, perfect. In that case, submit all your answers. We'll see

what the result comes up to be.

[16 minutes 46 seconds][Customer] : Sure. Yep.

[16 minutes 48 seconds][Agent] : Umm, OK. So I mean, in reference to the, uh, mental health circumstances, we'll need to refer the application to the underwriter for further assessment.

[16 minutes 55 seconds][Customer] : Yep. Yep. Yep.

[16 minutes 55 seconds][Agent] : Outside of that, uh, all that's come up is just that, umm, exclusion I mentioned before about the back order back disorder requiring treatment. OK.

[17 minutes 3 seconds][Customer] : That's fine. Yeah.

[17 minutes 5 seconds][Agent] : Outside of that, there have been no change to the premium or any other additional exclusions.

[17 minutes 9 seconds][Customer] : Hmm. Mm.

[17 minutes 10 seconds][Agent] : Umm, and yeah, with regards to the referral now, uh, what happens there is effectively, I'll present that information in the extra questions we answered to the underwriter. Umm, they'll do their assessment, they'll come back with an answer for us and what we still do. Here are the final steps. As per usual UMM, which is noting down the preferred method of payments.

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

[17 minutes 31 seconds][Agent] : We select the payment date that suits best.

[17 minutes 34 seconds][Customer] : Yep.

[17 minutes 33 seconds][Agent] : Umm can be a date in the future that firstly worse than a pay cycle for you.

[17 minutes 42 seconds][Customer] : Yeah.

[17 minutes 37 seconds][Agent] : But of course we need to make sure the underwriter has time to make their assessment A and as well we are. I'll read you a declaration, umm, and then I'll have the referral sent off thereafter.

[17 minutes 49 seconds][Customer] : Thank you.

[17 minutes 50 seconds][Agent] : Now, As for reference, it's mentioned you cover. Of course, it's

subject to final assessment by the insurer.

[18 minutes 2 seconds][Customer] : Mm Hmm.

[17 minutes 55 seconds][Agent] : So meaning if the insurer approves cover without any changes, uh, through this, I'm able to record your acceptance of the policy now and we send out all your policy information to e-mail and postal address, which in short means, uh, in the underwriter comes back with the decision. If it's approved with no changes, I'm just able to click it through on my end.

[18 minutes 18 seconds][Customer] : Sure.

[18 minutes 13 seconds][Agent] : You'll be sent the confirmation by, by e-mail as well as the policy documents by e-mail and via post, Uh, and you'll be covered thereafter under the policy itself. Uh, and uh, the other possibilities are that the underwriter either approves it but with changes made or declines the application. Not right. Umm, if it's one of those two, I'll of course get into contact with the ASAP.

[18 minutes 36 seconds][Customer] : Yeah. No worries.

[18 minutes 36 seconds][Agent] : That way we can confirm the changes before proceeding once more.

[18 minutes 40 seconds][Customer] : Thank you.

[18 minutes 39 seconds][Agent] : OK, yeah. No dramas otherwise. Umm, well firstly I'll get the screen loaded so we can write down the final details.

[18 minutes 52 seconds][Customer] : I will. Yep.

[18 minutes 49 seconds][Agent] : They mentioned you were going to umm, cancel the life insurance, umm, for this one. Did you still want to do that today or did you want to wait until the confirmation of this one comes through 1st?

[19 minutes][Customer] : Oh, no, I'm happy to do it today. Thanks.

[19 minutes 2 seconds][Agent] : OK, no problems at all. Otherwise, I mean, purely speculating, I feel like the worst case scenario with this would just be a mental health exclusion. It wouldn't decline. That wasn't, I don't see any reason why outright decline the application.

[19 minutes 11 seconds][Customer] : Yeah, sure.

[19 minutes 17 seconds][Agent] : But yeah, I mean, hopefully it comes back approving, no changes. We'll see how it goes though.

[19 minutes 20 seconds][Customer] : Yep, no worries.

[19 minutes 22 seconds][Agent] : Outside of that, we'll start with your preferred method of payment. Andrea, do you prefer to make payments through a BSB and account number or via card?

[19 minutes 27 seconds][Customer] : Yep, a BSBN account now can. Do you have all my details on file from my life insurance or not?

[19 minutes 37 seconds][Agent] : Yes, excellent question. Uh, in, in short, I do and I don't, uh, it's, we have the information, of course, because we're able to make the damage, but it's encrypted into our system. So as a security measure, umm, I'm basically not able to access those details and just copy them over.

[19 minutes 53 seconds][Customer] : Bye.

[19 minutes 53 seconds][Agent] : Hmm. So I will need to note them down again. So take a moment if you do need to get those details.

[19 minutes 57 seconds][Customer] : Yep, just looking them up for you.

[20 minutes][Agent] : No problems. The account's of course, under your name, Andrea Kruger. Oh sure. AL and BT Kruger.

[20 minutes 4 seconds][Customer] : It's ALMBP Crooker under myself and my husband, BP for Paul Benjamin.

[20 minutes 12 seconds][Agent] : Oh BP, no worries. And of course, you have the authority to make debits on behalf of this joint account.

[20 minutes 12 seconds][Customer] : Paul Yep, Yep, I do, yes.

[20 minutes 20 seconds][Agent] : Excellent. And is it a savings or cheque account used to hold?

[20 minutes 23 seconds][Customer] : It is a savings.

[20 minutes 25 seconds][Agent] : All right, perfect. All right, in that case, whenever you're ready, yeah, we'll start the BSP. All right, That's with Mackay Permanent Building Society. All right, no worries. And the account number? Whenever you're ready. Yep.

[20 minutes 27 seconds][Customer] : So 645646 yes of wide they're called Yep, 10659073.

[20 minutes 48 seconds][Agent] : Yep, 110659073. Was there anything else 731? OK, Uh, excellent. All right. Where would you like the first payment to come out for the income protection? MM Hmm, that's OK. And do you generally prefer a monthly basis?

[20 minutes 56 seconds][Customer] : 1 Well, I've get paid on the 15th of this month, so it's generally the 15th of things I prefer, but I understand it might be cutting it a bit fine for this one, but I do.

[21 minutes 18 seconds][Agent] : OK, uh, because the premiums all turn out the same fortnightly, monthly or annually, so I can just change the frequency to help line up with your pay cycle if you prefer.

[21 minutes 18 seconds][Customer] : Yeah, I would. Thank you.

[21 minutes 29 seconds][Agent] : No worries. In that case. Uh, for reference, what the monthly figure looks like is \$59.65 per month. OK uh, otherwise, umm, you said it was the 15th or 16th of every month. Would the 16th be a safer number?

[21 minutes 37 seconds][Customer] : Yeah, yeah, that's fine. Thanks.

[21 minutes 45 seconds][Agent] : Yeah, no problems. All right, we'll have the 1st pay and then you come out on the 16th and every month on the 16th from there, Umm, otherwise, uh, the last step for today, I'll read you the declaration, uh, or the last step for the income protection insurance at least.

[21 minutes 51 seconds][Customer] : So yeah.

[21 minutes 59 seconds][Agent] : Uh, these are the terms conditions of the policy, which I'll read to you in full as a question in the middle and a couple more at the end. I'll just need clear yes or no answer. Sage it reads. Thank you. Andrea Krueger. It is important you understand the following information. I'll ask if you agree to these terms at the end. Your policy will not be enforced unless you agree to these terms at all. Real income protection is issued by Hanover Liferi of Australas LCD and we will refer to as Hanover. Uh, Hanover is arranged with Greenside Financial Services, whom I'll refer to as GFS trained as real insurance to issue and arrange this insurance on its behalf. Hanover has relied upon the information provided when assessing your application that includes the information initially collected from you. Refer to quote kind of versus the target market determination

for this product, which describes type insurance. This practice designed for, uh, distribution practices are consistent with its determination. You can send a copy on our website. Now I need to remind you that G to take reasonable care of that you agreed to, uh, Andrea, can you please confirm you've answered all of our questions in accordance with your duty, yes or no?

[22 minutes 56 seconds][Customer] : Yes.

[22 minutes 57 seconds][Agent] : All right, perfect. Moving on then we may from time to time provide off this to you by the communication method to provide to us in relation to other products and services by Green first declaration. You can send to us to contact you for this purpose. Since you opt out, you count down at the same time by contacting us. Uh the accepted cover provides the following insurance cover for Andrea Kruger, a monthly and short amount of \$5000 for the waiting period of 90 days and 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 your income benefit is LIS. UH is limited to 70% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. The income benefit can also be reduced if you receive other disability payments from other sources. Uh, there is a final expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in place. In addition to the standard exclusions contained within the PDS, the following exclusions apply UH for Andrea Kruger Income Protection Benefit. No benefit would be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from the spine, including in introvertebral discs, nerve roots, supporting musculature or ligaments. UH your cover ends on April 16th, 2045 at 12:00 AM. Your premium for your first year of cover is \$59.65 per month. Your premium is a stepped premium, which means we calculate each policy anniversary and will generally increase each year. Included in your premiums amount payable by Hannah versus UFS of between 37% and 51% to cover costs. Your premium will be debited from your nominated bank account in the name of AL and BP Krueger, which you are authorized to debit from and have provided to us. The policy documentation, PDS and FST will be sent to you within 5 working days and if you provide us with an e-mail address, your policy documentation will also be mailed to you today. She carefully considers

these documents to ensure property and needs in a 30 day clean off. During which you may cancel your policy and make your premium you may have paid. It will be refunded in full unless you lodge your claim. If you replace the existing policy with this cover, we recommend you do not cancel that policy until you have received and reviewed our policy in full. There are risks associated with replacing policies as your new policy may not be identical to existing cover and there may be other risks that you consider depending on your circumstances. And finally, we have a complaints process which you can access at any time by contacting us. Well, details are available online and the documentation we're sending you. So just a couple final questions before we wrap up. Firstly, do you understand and agree with the declaration? I've just read you yes or no?

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

[25 minutes 23 seconds][Agent] : All right. And would you like any other information about the insurance now or would you like me to read any part of the PDS to you anything All right. In that case, first I want to say thank you very much for choosing real insurance for the income protection. I'm more than happy to have done that organised for you today. So once again, if it's, uh, if the referral comes back fully approved and no changes, I'll just click on my end and you'll be covered thereafter under the policy itself. If, however, if there's a change I need to make you aware of, I'll get in the touch as soon as possible. Well, that way we can confirm the changes together.

[25 minutes 29 seconds][Customer] : No, Yeah, yeah, sure.

[25 minutes 56 seconds][Agent] : Uh, now from here we'll organise. Uh, I believe it's on a different profile. Your life insurance might be under UMM, so I'll put you on a quick hold just while I do a search for that. And as well, once I've found that, I'll transfer you through to our UMM customer care team for members available. They'll help you with umm, cancelling that life insurance.

[26 minutes 16 seconds][Customer] : Thank you.

[26 minutes 16 seconds][Agent] : OK, no problems Andrea. I'll be 1 moment.

[26 minutes 19 seconds][Customer] : Bye.

[28 minutes 31 seconds][Agent] : Hi there, Andrea. Thanks very much for your patience.

[28 minutes 34 seconds][Customer] : Yep.



[28 minutes 34 seconds][Agent] : Uh, I checked in with our customer care team now they're currently all quite busy on calls. Umm, so we'll organize. I'll set a call back for ASAP. That way, as soon as one of them does become available, they'll be able to get in contact with you and I'll make sure it's on this number.

[28 minutes 49 seconds][Customer] : Could I get you to actually set that for after 3:00 PM because I've got it meeting between 1:00 and 2:00.

[28 minutes 55 seconds][Agent] : Oh, sure. So, yeah, after 2:00 PM, no problems.

[28 minutes 57 seconds][Customer] : That's lovely. Thank you.

[28 minutes 59 seconds][Agent] : Excellent. All right, I'll set it for UMM with two. 2:15 or 2:30 be better.

[28 minutes 59 seconds][Customer] : Oh, quarter past is fine.

[29 minutes 6 seconds][Agent] : Yeah. Crazy. No dramas.

[29 minutes 7 seconds][Customer] : Yes, thank you.

[29 minutes 8 seconds][Agent] : All right, I'll set that call back for you. But otherwise, yeah. Thanks once again for your time.

[29 minutes 13 seconds][Customer] : Thanks, Don. Thanks. Have a good day.

[29 minutes 12 seconds][Agent] : OK, No worries. You too. Take care. Bye. Bye.