

[2 seconds][Agent] : Hi, Justin.

[3 seconds][Customer] : Hey Francis, uh, I just jumped out of the lead for you. I've done full name and date of birth for you.

[8 seconds][Agent] : Yeah, cool man. Yeah, Put them through and we'll have a chat.

[8 seconds][Customer] : Alright, thank you Francis. I'll pop him through there for you in 321.

[10 seconds][Agent] : Oh, hi, It's me, Francis from Real Insurance. How are you?

[19 seconds][Customer] : Yeah, good itself.

[20 seconds][Agent] : Yeah, very well. Thank you.

[22 seconds][Customer] : Yeah, I'm good, I'm good. I I'm just calling regarding like what if I change to a benefit benefit period of two years like a does it make like a make a difference in terms of premium cover monthly?

[38 seconds][Agent] : Well, I can bring it up please. So stay home. So I know that you confirmed with Justin. I just need to reconfirm your name and date of birth just for me again please. Bye.

[41 seconds][Customer] : Yeah, Yeah. OK. So it's home hand HONGE. Home H AM hand Date of birth 14th January 19. Naughty.

[53 seconds][Agent] : Thank you my and just starting again. All calls are recorded. Any advice or providers general in nature might not be said. What's your situation? So you want to look at the two year option for the benefit?

[1 minutes 5 seconds][Customer] : Yeah, that's correct. Yes.

[1 minutes 6 seconds][Agent] : All right, let me just bring it up for you just to see the last one that I sent you to see what what we're looking at.

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

[1 minutes 10 seconds][Agent] : Just bear with us because I think the last one that we sent you was five years. Is that right?

[1 minutes 17 seconds][Customer] : Yeah, you send me one year, five years about. Look, I'm I'm not too sure. I just exploring like what? What's the best of plan, you know?

[1 minutes 26 seconds][Agent] : OK, yeah, no worries. I just stay with us. My yeah, my computer's

just frozen here. I'm just trying to open up the the dates out here. But so hopefully it won't be too long.

[1 minutes 35 seconds][Customer] : Yep, Yep, No worries.

[1 minutes 50 seconds][Agent] : OK, there we go.

[1 minutes 59 seconds][Customer] : Yes.

[1 minutes 51 seconds][Agent] : So if you were to keep the monthly benefit at the same with a 90 day waiting period and then changing it from five years to two years, that will get from \$36.93 per fortnight.

[2 minutes 9 seconds][Customer] : So \$20.00 for a month. Sorry. So \$4444.00 for a month.

[2 minutes 2 seconds][Agent] : That will come down to \$22.42 per fortnight for well it's more than double. Remember I told you the other day that it was just to be a bit more than double uh, if it's a monthly premium, but it's the same cost of that 12 month period. But if you want to do monthly, I'll give you the exact premium.

[2 minutes 30 seconds][Customer] : Yeah.

[2 minutes 29 seconds][Agent] : It's \$48.58 per month.

[2 minutes 33 seconds][Customer] : Yeah. For the age of a month for two years. Yeah. OK. Yeah, well, that sounds good. I mean, that sounds affordable. So it's like 30 bucks less than five years. Is it?

[2 minutes 45 seconds][Agent] : Sorry, say that again. Sorry. What do you mean 30 bucks less than five year? For which For which option, Hon? So you've you've lost me there mate.

[2 minutes 47 seconds][Customer] : So is there like a 30 bucks less than five years period in terms of monthly premium or like a monthly payment for for for the same option for the for the same one?

[3 minutes 9 seconds][Agent] : Well, it's \$48.58 per month. That's the exact premium based on the last options that that, that we just gave you with a key option.

[3 minutes 17 seconds][Customer] : Yeah, OK, So what what about five years is can you just spread out the game? So five years is let me let me check my e-mail.

[3 minutes 27 seconds][Agent] : OK, Yeah.

[3 minutes 29 seconds][Customer] : So I'll I'd like yeah, OK, yeah. OK.

[3 minutes 29 seconds][Agent] : So if you were to do monthly on the five year option with the other everything else remaining the same options, that would be \$80.01 per month, OK?

[3 minutes 46 seconds][Customer] : So I, I actually, I would like to go go for two years instead of it. Yeah, it's a monthly payment, two years, \$48 a month.

[3 minutes 51 seconds][Agent] : OK, You want to do that on the monthly payment, OK, so the \$48.58 per month, no worries.

[4 minutes 3 seconds][Customer] : Yeah. OK.

[4 minutes 1 seconds][Agent] : So let's take you through the application then home, umm, basically to see if we can get yourself approved and covered there today.

[4 minutes 8 seconds][Customer] : Mm, hmm.

[4 minutes 6 seconds][Agent] : So just bear with me, OK? Now your e-mail is hanandthen4hs2008@gmail.com.

[4 minutes 16 seconds][Customer] : Yes, yes, that's correct.

[4 minutes 18 seconds][Agent] : Yeah, your best numbers are four O 613-7763.

[4 minutes 23 seconds][Customer] : That's right.

[4 minutes 24 seconds][Agent] : And what's your address? Starting with your post code please mate.

[4 minutes 28 seconds][Customer] : So it's a 213118 slash 8 Webbs Ave. Ashfield. So Webbs, WE double BS.

[4 minutes 37 seconds][Agent] : Beautiful. So you 18 slash 8 Webbs Ave. in Asheville, 2131 NSW.

[4 minutes 42 seconds][Customer] : Yes, that's right, that's right.

[4 minutes 43 seconds][Agent] : And that's the same as your postal address as well, Beautiful. No worries. And you did confirm the other day that you were molestating the resident, correct?

[4 minutes 52 seconds][Customer] : Yes, that's right.

[4 minutes 53 seconds][Agent] : Beautiful. OK, let me just bring all that up for yourself to help. And can I just confirm that none of your answers have changed with those questions that I asked you the other day in regards to your duties at work as well? Everything still the same?

[5 minutes 6 seconds][Customer] : Yes, everything is fine.

[5 minutes 7 seconds][Agent] : Beautiful.

[5 minutes 7 seconds][Customer] : Yeah, I'm a, I'm a engineer and sometime professional salary fine. Yeah.

[5 minutes 12 seconds][Agent] : Yeah, that that's OK, But I'm just asking specifically with those questions. Nothing has changed since we asked you those questions the last time.

[5 minutes 18 seconds][Customer] : No, nothing has changed.

[5 minutes 19 seconds][Agent] : Beautiful. Excellent. So what I'll do there, Hon, is what I'm gonna do is bring up the application for you.

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

[5 minutes 25 seconds][Agent] : Just bear with me for about one minute. I've got to read you these two quick paragraphs here that basically states that when I ask you these questions, if you could answer honestly and correctly for me.

[5 minutes 35 seconds][Customer] : Mm Hmm.

[5 minutes 36 seconds][Agent] : And when I do ask you these questions as well, Hong, if you could allow me to complete each question in full.

[5 minutes 42 seconds][Customer] : Mm hmm.

[5 minutes 42 seconds][Agent] : And then when the question is complete, I'm gonna prompt you to respond with a yes and a answer after each question.

[5 minutes 49 seconds][Customer] : Mm. Hmm. OK.

[5 minutes 49 seconds][Agent] : OK, So just bear with the fee for about one minute. And this reads the following.

[5 minutes 55 seconds][Customer] : Mm. Hmm.

[5 minutes 54 seconds][Agent] : So again, Hong, please be aware all calls are recorded for quality monitoring purposes. We collect your personal information to provide insurance quotes issues covering other related services. We will share this with your insurer and make sure with other Australian service providers for 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 about breadths of privacy. By proceeding, you understand that you are applying to purchase an Income Protection policy and as such, you have the duty to take reasonable care to not making the 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.

[6 minutes 37 seconds][Customer] : Mm hmm.

[6 minutes 37 seconds][Agent] : You need to answer each question in full. Excuse me, even if I have provided some information to you, uh, to you, uh, sorry, even if you have provided some information to us in relations. So one second. So I just missed it there. One second to hold on.

[6 minutes 52 seconds][Customer] : Mm hmm.

[6 minutes 51 seconds][Agent] : OK, OK, so I'll just start from that line again. It's like this means that you need to ensure that you answer each question I ask you and that you provide honest, accurate, and complete answers. You need to answer each question in full.

[7 minutes 8 seconds][Customer] : Mm, hmm.

[7 minutes 3 seconds][Agent] : Even if you have provided some information to us in any of the discussions you have had, if you do not take reasonable care, you may breach your duty. And if this happens, your insurer may be entitled to cancel your policy, decline a claim, or make adjustments to the terms and conditions of your policy. So how to confirm that? Do you understand and agree to your duty, yes or no?

[7 minutes 19 seconds][Customer] : Mm, hmm, yes.

[7 minutes 24 seconds][Agent] : Thank you. Now, the first question is in relation to COVID-19. And it just rapes. 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? Yes or no beautiful and I'm just bringing up my application here and home. This is the part where we do need to probe on what you disclosed previously. You said that you had a pre-existing condition when we initially spoke.

[7 minutes 45 seconds][Customer] : No, Well, well, that's that's my autoimmune disease.

[7 minutes 57 seconds][Agent] : Can I also confirm, so I know where to disclose that he what that condition is that you're referring there to place auto immune disease and what's the actual condition called? ID yes, inflammation.

[8 minutes 12 seconds][Customer] : Yes, it's called a inflammation bowel disease, IBS bowel disease.

[8 minutes 23 seconds][Agent] : And what's the second word or bowel disease? Is that correct?

[8 minutes 32 seconds][Customer] : That's right. That's right.

[8 minutes 33 seconds][Agent] : Oh, so it's a condition to do with the bowel.

[8 minutes 36 seconds][Customer] : Mm. Hmm.

[8 minutes 37 seconds][Agent] : OK. So there is a question that we ask in relation to the Dow there later anyway home. So when we get to that part, we'll disclose it for you. And like I said, it'll let us know if there's any changes or exclusions based on that specific condition anyway. OK, so we'll get started there for you on the application. So the first question we need to see for you, are you a citizen or permanent residence of Australia or New Zealand currently residing in Australia, yes or no?

[9 minutes 3 seconds][Customer] : Yes.

[9 minutes 4 seconds][Agent] : Does your, does your work require you to use explosives, travel to areas experiencing war or civil unrest or work offshore? Yes or not?

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

[9 minutes 14 seconds][Agent] : And we're confirming there. How are you A employed or B self-employed?

[9 minutes 20 seconds][Customer] : So say it again.

[9 minutes 21 seconds][Agent] : So are you a employed or B self-employed?

[9 minutes 26 seconds][Customer] : I'm employed.

[9 minutes 27 seconds][Agent] : Thank you. And have you been in your current occupation for at least 12 months?

[9 minutes 32 seconds][Customer] : Yes.

[9 minutes 33 seconds][Agent] : And do you intend to change your current occupation in the next 12 months? And do you have a second occupation that generates a taxable income? Have you ever been declared bankrupt or placed in receivership, in voluntary liquidation or under administration?

[9 minutes 39 seconds][Customer] : Umm no, no, no.

[9 minutes 53 seconds][Agent] : And now the next section, Hong, 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 continue with the application. The system does not allow me to answer any approximate figures. Words are heart and weight ranges. So to confirm there, what is your exact height in either centimeters or feet and inches, please? Thank you, Hong. And what is your exact weight place?

[10 minutes 15 seconds][Customer] : So what, 83 centimeters, 85 kilogram?

[10 minutes 23 seconds][Agent] : Thank you so much. Now the next question I'll bring up here for you one moment now. Have you experienced an unexplained weight loss of more than 5 kilograms in the last 12 months? To the best of your knowledge? Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of Australia? Are we booked or will be booked and travel within the next 12 months?

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

[10 minutes 54 seconds][Agent] : OK, beautiful. Let me just bring up the next part. And Hon, with the initial COVID question, I'm just going to read it back to you in case on this part of it. And again, we confirm. Have you been hospitalized for COVID-19 the last 12 months or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days? And do you have existing income protection cover?

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

[11 minutes 21 seconds][Agent] : Beautiful. So how we're up to the health part here. Now? So this section here, I'm going to ask you just one question at the start. I'm then going to follow it up with a series of conditions. Then again, I'll just a yesterday after each one. Excuse me. And the question reads the following for you. Have you ever had symptoms of being diagnosed with or treated for or intent to seek medical advice for any of the following? Now the first one reads cancer, trauma, molar

cyst, including skin cancer, sunspots, Melanoma, or leukaemia. Yes or no? Have you ever had an abnormal PSA test or an enlarged prostate? Yes or no Stroke, chest pain, palpitations, or heart conditions such as, but not limited to heart attack and angina or high blood pressure. Yes or no.

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

[12 minutes 11 seconds][Agent] : High cholesterol, thyroid condition, or neurological symptoms such as dizziness or fainting. Yes or no.

[12 minutes 17 seconds][Customer] : Sorry. Say it again.

[12 minutes 18 seconds][Agent] : Yeah, High cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting. Yes or no.

[12 minutes 24 seconds][Customer] : No, no.

[12 minutes 25 seconds][Agent] : Diabetes, rise blood sugar, impaired glucose tolerance or impaired fasting glucose. Yes or no.

[12 minutes 31 seconds][Customer] : No.

[12 minutes 32 seconds][Agent] : And this is the question, Hong, that's got the condition with the bowel, OK.

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

[12 minutes 37 seconds][Agent] : So, but besides as a whole question, it's asking about hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas, which we'll put a yes there for you in relation to the bowel condition, OK.

[12 minutes 58 seconds][Customer] : Uh huh.

[12 minutes 53 seconds][Agent] : And as a result of that, Hong, I'm gonna ask you these conditions individually and just a yes or no after H1 say just states he based on your response. Please answer yes or no for each of the following. And the first one is hepatitis yes or no?

[13 minutes 10 seconds][Customer] : Say it again.

[13 minutes 11 seconds][Agent] : Yeah. Hepatitis yes or no.

[13 minutes 15 seconds][Customer] : What? What? What does it mean?

[13 minutes 18 seconds][Agent] : Well, hepatitis, have you ever had any point in time hepatitis?

[13 minutes 17 seconds][Customer] : No, it doesn't mean HPV.

[13 minutes 27 seconds][Agent] : So HPVA, look, let me read you the definition of what hepatitis is and then you let me know if you've ever had this condition, OK?

[13 minutes 27 seconds][Customer] : Sorry, is the uh huh.

[13 minutes 35 seconds][Agent] : So just give us one second, OK? Won't be too long there. I'm just going to bring it up here, OK? Because we've got medical definitions here in generally, if you've ever had hepatitis, you probably know that you've had it in the past, OK? So let me just bring it up. So I have this four types of hepatitis. There's hepatitis AAB and C. So hepatitis means inflammation of the liver due to varying causes.

[14 minutes 8 seconds][Customer] : Umm.

[14 minutes 4 seconds][Agent] : So hepatitis A&A are viral but acute and do not have any lasting effects. Hepatitis B&C, however, are chronic in nature and can have long, uh, long term effects. These types of hepatitis can be transferred via blood. So for example, passed on from mother to child or as the results of unsafe sex or needle sharing. OK, so in that case with hepatitis, would that be a yes or a no?

[14 minutes 29 seconds][Customer] : Yep, I don't know. I haven't checked it or I I didn't notice.

[14 minutes 40 seconds][Agent] : So we're not asking if you've had a check, we EV we're asking if you have that, if you have, if you have ever had it or any symptoms of it.

[14 minutes 38 seconds][Customer] : I don't know this answer well. I I'm not suffering any symptoms but maybe you said yes but I'm not too sure at the moment.

[14 minutes 57 seconds][Agent] : But when you say I don't understand, Hon. So when you say you're not too sure. So because it's either you've had umm, you know, symptoms you've had in the past or you haven't generally. So it's one of those things with the hepatitis, you know, if if you've had it, then we'll have to put a yes. If you haven't, then we'll have then we can put a note for you. You have had hepatitis in the past.

[15 minutes 14 seconds][Customer] : Well, I don't think yes, yes, that's what I call me.

[15 minutes 25 seconds][Agent] : Ah, well, I'm not too sure. With hepatitis, 70% of people have it.

[15 minutes 22 seconds][Customer] : Is it like a 70% people doesn't have it W Well, look, I don't even fully understand why they don't have the tires you need, but let's call it yes because I'm not too sure.

[15 minutes 36 seconds][Agent] : Well, well, I'll just read you the definition of what hepatitis is. Hepatitis is that condition that I just read out to yourself. Harm, HPV.

[15 minutes 48 seconds][Customer] : Yeah, there's been HPVBHPV type, Yeah, HPV type B.

[15 minutes 56 seconds][Agent] : HPV. What's HPV?

[16 minutes][Customer] : Yeah. Well, I guess we're, well, like both of them are. None of them are for doctors. So yeah, let's put it yes.

[16 minutes 6 seconds][Agent] : OK, so if you're answering a yes to that, then umm, then it's now asking what type of hepatitis have you suffer? Have you had or are you currently suffering from? Are you AB or C or got no other?

[16 minutes 22 seconds][Customer] : WH, WH, WH. What's a fee? I think I I think I must have the general one. I could just get the general one. The none seem to be fine. Yeah.

[16 minutes 32 seconds][Agent] : OK, so look, if you're a bit unsure, because it sounds like you're a bit unsure about this question, what I need to do is you need to find out from your doctor may, if you, if you've even ever had it, because I'm not too sure what you're referring to. About 70% of people having hepatitis. Umm, you know, I'm not too sure about that.

[16 minutes 49 seconds][Customer] : Yeah. Well.

[16 minutes 48 seconds][Agent] : So the best thing to do here, because the way that you respond to what could affect the outcome of the application to let you know, OK, so it could mean that you're approved or unsuccessful, or it could mean that you'll be umm, have an exclusion applied to it. So the best thing to do here, and like I said, with hepatitis on generally speaking, if you've ever had it in the past, you would probably know that you've had it. But I'm not too sure if if you're, if you're just like mistaken from for another condition or, or what have you. But what I can do for you so far is put this on hold for yourself for now. If you can find out from your doctor if you've ever had hepatitis, and if you have, then find out what type of hepatitis you've had.

[17 minutes 25 seconds][Customer] : Yeah, I have California. Can you can you spell spell the word?

[17 minutes 38 seconds][Agent] : Yeah, sure thing. So hepatitis, which is HEP.

[17 minutes 36 seconds][Customer] : I just have a quick look ATP Yeah, mm hmm.

[17 minutes 44 seconds][Agent] : Yeah, HEPAT ITIS.

[17 minutes 49 seconds][Customer] : AT on TRM. Oh, I know the you talking about the the liver condition.

[18 minutes 2 seconds][Agent] : OK. And that's why that's why I read you the definition before that that stated that you was hepatitis mis, inflammation of the liver due to various causes. And then I'll read you the rest of that description.

[18 minutes][Customer] : No, no, definitely no, no, I totally no, that's a definitely. I saw you talking about HPV, which is like 9 like a 70% of people in this PO in the population have it. There's a virus, right, No, but they to your question you say no, definitely no.

[18 minutes 26 seconds][Agent] : OK, OK. And that's because you've got it mixed up with a different condition, is that correct?

[18 minutes 31 seconds][Customer] : Yeah, that's right. Yes.

[18 minutes 32 seconds][Agent] : OK, so we'll put them there for you. That's fine. Now the next one is disorder of the liver, yes or no.

[18 minutes 38 seconds][Customer] : No.

[18 minutes 38 seconds][Agent] : And the next one is the one we put a yes there for you, which is a disorder of the stomach or bowel due to the bowel condition. OK, Yep, perfect. And with the first one it's asking about is stomach disorder, yes or no. And the next one is bowel disorder yes or no.

[18 minutes 46 seconds][Customer] : That's a yes, no, Yes. But he's on the treatment already.

[19 minutes][Agent] : That's OK. So we're not asking if it's in treatment there, Hong. We're just asking if it is a bowel disorder. So that's a yes or no.

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

[19 minutes 7 seconds][Agent] : And is it Crohn's disease or ulcerative colitis, yes or no? OK, let me have a look. OK. So there's a few other things here that it's asking now with different types of

conditions to do with the bell.

[19 minutes 14 seconds][Customer] : No, yes.

[19 minutes 24 seconds][Agent] : So it's asking which best describes the bell disorder you were disclosing. So if it's none of these at the end hold there's another one that stays other bell disorder for your reference.

[19 minutes 36 seconds][Customer] : Yeah, OK.

[19 minutes 35 seconds][Agent] : OK, so the first one is umm IBS, which is irritable Bell syndrome, yes or no?

[19 minutes 41 seconds][Customer] : Yeah, that's, that's what I said. Yes, that's IBS.

[19 minutes 45 seconds][Agent] : Also it is irritable Bell syndrome.

[19 minutes 48 seconds][Customer] : Yeah, that's right. The same thing IBS.

[19 minutes 50 seconds][Agent] : OK, no worries. So in that case then, huh. See if that's what you're referring that to it just I see that no benefit will be payable under this policy due to any disease or disorder relating to irritable birth syndrome, the IBS, including any complications arising from treatment thereof. So that's an exclusion that's come up as a result of having the IBS.

[20 minutes 15 seconds][Customer] : OK. So any any like symptoms related IBS is not is not payable.

[20 minutes 24 seconds][Agent] : That's correct, Sir. It's an exclusion. So I'll read that back to you, cell phone specifically. So again, no benefit will be payable under this policy. Due to any disease, disease or disorder relating to irritable bowel syndrome RBS, including any complications arising from treatment thereof. That's in reference to that.

[20 minutes 48 seconds][Customer] : Yeah, OK, I'll give it. Mm Hmm.

[20 minutes 48 seconds][Agent] : OK, now the now the next one is, umm, celiac disease, yes or no? Diverticulitis, yes or no. Hemorrhoids, yes or no?

[20 minutes 54 seconds][Customer] : No, no, sorry. Hem. Hemorrhoid. What's what's hemorrhoid?

[21 minutes 3 seconds][Agent] : Yeah, Let me bring that up for yourself as well, mate.

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

[21 minutes 6 seconds][Agent] : Just give us one second, OK? One second. Where's hemorrhoids? OK, so hemorrhoids slash piles which is swollen, swollen or inflamed veins inside or outside the **** cavity or *****. OK, so the hemorrhoids, that's a no, was that correct?

[21 minutes 34 seconds][Customer] : Uh, no, but that's correct.

[21 minutes 41 seconds][Agent] : Beautiful. The next one is bell polyps, yes or no, and other bell disorder, yes or no.

[21 minutes 44 seconds][Customer] : No, no.

[21 minutes 49 seconds][Agent] : And the next one, Hon, it's asking about is gallbladder or pancreas. Yes or no? Perfect. Now we can move on. Yeah. The next one it's asking about is epilepsy, nights, neuron disease, multiple sclerosis, muscle dystrophy, Parkinson's disease or paralysis, Yes or no? Anxiety, depression or stress requiring medical treatment or any other mental health disorder? Yes or no?

[21 minutes 54 seconds][Customer] : No, no, Yes, that might be a yes.

[22 minutes 20 seconds][Agent] : So we can say that might be a yes. We need to give a a key yes or a no there. Huh. OK, no worries. Now is your condition a form of schizophrenia, bipolar or psychotic disorder? Yes or no?

[22 minutes 26 seconds][Customer] : It's a yes no.

[22 minutes 36 seconds][Agent] : And there's four options. I've got to read that he may hung in full and it's asking is your condition A which is depression, anxiety, post nodal depression or stress including post traumatic stress disorder B which is anorexia or nervosa or bulimia C which is ADHD or ADD and the last one is D which is other mental illness. So which one of those would that would that fall into with your condition?

[23 minutes 8 seconds][Customer] : Well, but I've never seen psychiatrists about this. I, I, I can only tell you how I feel. But it's not a formal, formal diagnose.

[23 minutes 18 seconds][Agent] : OK. So but what's the condition that you're referring there to?

[23 minutes 19 seconds][Customer] : So it's a a stress disorder.

[23 minutes 26 seconds][Agent] : OK, So with with the actual stress aspect of that, just give us one

second. That's with the stress part of the this is only asking Hong if the stress was required medical treatment. But if it's like your normal day-to-day stress that you go through, that's not including, it's only if you're related to the stress part of it. It's only if that stress required medical treatment in that regards.

[23 minutes 53 seconds][Customer] : No.

[23 minutes 54 seconds][Agent] : OK, so as a whole question long that then yeah, that would be a note to the as a whole question.

[24 minutes][Customer] : Yeah.

[24 minutes 1 seconds][Agent] : OK, Now the next one is asking that is any illegal drug use, abusive prescription medication or received medical advice or counseling for alcohol consumption, yes or no.

[24 minutes 13 seconds][Customer] : First say it again.

[24 minutes 15 seconds][Agent] : Any illegal drug use, abusive prescription medication, or received medical advice or counseling for alcohol consumption. Yes or no. Uh, disorder of the kidney or bladder. Yes or no. Blood disorder or disease? Yes or no. Asthma or other respiratory disorder, excluding childhood asthma. Yes or no. Back or neck pain or disorder? Yes or no.

[24 minutes 25 seconds][Customer] : No, no, no, no, no.

[24 minutes 47 seconds][Agent] : Arthritis, chronic pain, gap with public strength injury, chronic fatigue syndrome or fibromyalgia. Yes or no, Joint or muscle pain, begin with injuries including replacement or reconstructive surgery. Yes or no. Osteoporosis or osteopenia? Yes or no. Any defective hearing or sights other than which is corrected by glasses or contact lenses. Yes or no.

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

[25 minutes 15 seconds][Agent] : Perfect. Now, Hon, this next question and we're nearly done. This next question refers to the past three years only and only if applicable for conditions that you'll get to disclose to us. So for instance, because you've disclosed the IBS already, you don't need to disclose that again.

[25 minutes 34 seconds][Customer] : Yeah.

[25 minutes 32 seconds][Agent] : OK, So but besides that it is asking other than what you have

already told me about in the past three years, have you sought medical advice or treatment by medical practitioner or specialist or you're awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-ray scans, blood test or biopsy? Yes or no? And other than what you have already told me about a contemplating seeking medical advice for any symptoms or current experiencing within the next two weeks, yes or no? And other than what you have already told me about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury? Yes or no?

[25 minutes 56 seconds][Customer] : No, no, no.

[26 minutes 21 seconds][Agent] : Beautiful. So three questions to go home and we're done. So the next one reads 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 eczematous 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 virtual disease prior to age 60, yes or no? And the last question, Hon, and we're done for today. Other than one of events, just certificate vouchers, do you engage in or intent to engage in any of the following aviation other than as a fare paying passenger on a recognized airline? Motor racing, parachuting, machineering up sailing, scuba diving, day within 40 meters, cave or wreck diving or any other hazardous activity, Yes or no?

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

[27 minutes 18 seconds][Agent] : Beautiful. So Hon, that's the end of the application. So what I'll do is have that submitted for your software. This will come back within literally just a few moments and letting us know what the outcome is for you. OK, So won't be too long.

[27 minutes 30 seconds][Customer] : Mm hmm.

[27 minutes 34 seconds][Agent] : OK, So hold the great news there is that your application is approved with the delayed terms and to let you know that the only change there was the exclusion with the irritable bowel syndrome, the IBS. So just a reminder again that my benefit will be payable under this policy due to any disease or disorder relating to irritable bowel syndrome RBS, including any complications arising from treatment thereof. So basically what I've explained to yourself earlier,

OK. But besides that, there was no change to the premiums. Everything still remains the same at that \$48.58 per fortnight. So now that you've been approved, the honk to get yourself covered.

[28 minutes 1 seconds][Customer] : Yeah, OK, now have a second \$48 per month.

[28 minutes 14 seconds][Agent] : Oh, sorry, per month. Sorry, my apologies because normally we, we normally hesitate for that per fortnight. So I do apologize. Sorry. That's the monthly right. Sorry, every month.

[28 minutes 20 seconds][Customer] : Yeah, so \$24.00 per 4/9.

[28 minutes 23 seconds][Agent] : OK, so if you want to do it fortnightly, it works out to be slightly less than 24. So the fortnightly right is \$22.42 per fortnight.

[28 minutes 36 seconds][Customer] : Well, it doesn't make a difference.

[28 minutes 38 seconds][Agent] : What would you like to do it fortnightly or monthly then?

[28 minutes 42 seconds][Customer] : 049 is fine.

[28 minutes 44 seconds][Agent] : OK, beautiful.

[28 minutes 52 seconds][Customer] : Mm. Hmm. Yep.

[28 minutes 46 seconds][Agent] : And now that you've been approved, the whole, all we've got to do is reach a declaration, get your final details and then upon your acceptance, the policy will get put in place, will then e-mail you that policy schedule within the next hour or so.

[28 minutes 59 seconds][Customer] : Yep. OK.

[28 minutes 59 seconds][Agent] : And then the hard copy will follow as well within three to five business days. So what day would you like that first fortnightly time to come out there?

[29 minutes 2 seconds][Customer] : Yeah, sorry. Say it again.

[29 minutes 5 seconds][Agent] : At what day would you like the first fortnightly payment to come out? OK, look, it is up to you. So if we do it for tomorrow, then every fortnight from tomorrow, is that OK with you?

[29 minutes 13 seconds][Customer] : Uh it doesn't matter it doesn't bother me all in the world.

[29 minutes 24 seconds][Agent] : Yeah. OK, so we'll do it for tomorrow, then every fortnight thereafter. And with your preferred payment method, behold. Would you like to use a base data

account number or debit credit card, please? And that's a check or a Cycles account. Beautiful. And when you're ready to hold, if I can get you to confirm the BSP number, please.

[29 minutes 22 seconds][Customer] : Uh yeah OK, I think that's fine uh PSP will be fine yeah it's a saver account yeah well, I have a great. I have a great start up with the application. I can't tell you now.

[29 minutes 52 seconds][Agent] : OK. Well, now that you've been approved, that's what we're saying, that there is an option there for you to get that put in place because you've been approved now. So I know that you've been approved. Is there anything that you're a bit unsure about the hall?

[30 minutes 3 seconds][Customer] : Well, of course I'm not sure. I'll have to read application again, go for it again then just you know, you know, starting to write to him and say that OK, I would like to go for it and give you the bank account details.

[30 minutes 16 seconds][Agent] : Yeah, that's perfectly fine.

[30 minutes 16 seconds][Customer] : That's it. I prefer it.

[30 minutes 18 seconds][Agent] : Look, what I'll do then, Hong, is if that's the case, now that you've been approved, I'm going to send you what we call a pre activation with the details.

[30 minutes 18 seconds][Customer] : Yeah, Yep.

[30 minutes 25 seconds][Agent] : You can read through the documents.

[30 minutes 29 seconds][Customer] : Hmm. Mm.

[30 minutes 27 seconds][Agent] : And because your cover's been fully approved, when we send you the e-mail, it's going to show you the policy schedule showing the premiums as well, OK. It'll show you all the options that you've selected with the waiting period, the benefit. The monthly benefit amounts.

[30 minutes 35 seconds][Customer] : Yep, uh huh.

[30 minutes 40 seconds][Agent] : And once you happen to go ahead, behold, you can actually finalize it yourself online.

[30 minutes 46 seconds][Customer] : Yep.

[30 minutes 45 seconds][Agent] : So all you do is there's going to be a buy now button that you can

click on the e-mail.

[30 minutes 50 seconds][Customer] : Yep. Uh huh.

[30 minutes 50 seconds][Agent] : So click that buy now button and then it'll ask you to put in a password, which for your reference will be your date of birth.

[30 minutes 58 seconds][Customer] : Yep.

[30 minutes 59 seconds][Agent] : And then it'll bring up the terms and conditions for you.

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

[31 minutes 1 seconds][Agent] : You can put in your own payment that your payment method and then once you accept it, it'll put the policy in place for you.

[31 minutes 8 seconds][Customer] : Yeah. No problem. OK, Thank you.

[31 minutes 10 seconds][Agent] : OK, that's OK mate. So I'll send that to you. So now should receive that in the next half an hour or so. Any questions feel free to call back and if you don't receive that back from you by the end of the week, we'll give you a call back on Monday to get it done for you then if you haven't done so already.

[31 minutes 23 seconds][Customer] : No worries. Thank you so much.

[31 minutes 24 seconds][Agent] : Thanks.

[31 minutes 24 seconds][Customer] : Have a good night.

[31 minutes 24 seconds][Agent] : Take care. Bye.

[31 minutes 25 seconds][Customer] : Bye.

[31 minutes 25 seconds][Agent] : Bye.