

[0 seconds][Customer] : Hello. Hello.

[4 seconds][Agent] : Hi, good morning. It's Danielle here calling from One Choice Insurance. How are you today?

[11 seconds][Customer] : Who's calling?

[12 seconds][Agent] : My name is Danielle, I'm calling from One Choice Insurance. I've received your expression of interest online and there in regards to our income protection. So that's why we're giving you a call, uh, so that we're able to take you through that information and pricing in there.

[24 seconds][Customer] : Yes, yes.

[30 seconds][Agent] : So to be able to see that, I'll just confirm I'm speaking with this that Amarelli and your surname is Asani.

[40 seconds][Customer] : Yes.

[41 seconds][Agent] : Beautiful. Thank you so much for that. I've got a date of birth here for you as the 2nd of December.

[50 seconds][Customer] : Correct.

[48 seconds][Agent] : Is that 1965 perfect and can I please confirm that you are an effective course? A male New Zealand resident who is currently residing in New Zealand. Perfect now please no. All calls are recorded any of us. I provide just limited to the products we offer and assisting you to make a decision about whether they're suitable for your needs. We do not consider your personal circumstances. Now I've got an e-mail address here ofemma.uh.andsunnyuh@gmail.com.

[1 minutes][Customer] : Yes, correct.

[1 minutes 25 seconds][Agent] : Beautiful. Thank you so much for that. OK, so what's actually prompted that inquiry? Uh, insert a little bit about income protection for yourself this morning.

[1 minutes 37 seconds][Customer] : I didn't get you. What do you mean to say?

[1 minutes 39 seconds][Agent] : So what's made you decide to look into our income protection this morning?

[1 minutes 46 seconds][Customer] : I want to my left to be protected with income protection because something will happen in future so I should be covered.

[1 minutes 57 seconds][Agent] : OK. Is there any sort of expenses that you're looking at covering with your income protection?

[2 minutes 5 seconds][Customer] : I'm looking around \$10,000 monthly.

[2 minutes 8 seconds][Agent] : OK, so the reason, the reason why I ask this question is because what our income protection is, umm, designed to do is it's, it's it's dates to provide your monthly, umm income benefit paid directly to you if you're unable to work due to a disabling sickness or injury and yourself and you would suffer a loss of income. So it is designed to help cover your bills and living costs if your salary is interrupted. So as an example, you can use it to help take care of, you know, mortgage repayments whilst you are recovering or you know, just everyday living costs, et cetera. The choice, it is entirely up to yourself. Uh, now with this one here, we do offer an income benefit amount of up to 75% of your monthly pre tax income. So generally this ranges from \$1000 being the lowest up to a maximum of \$15,000 being the highest.

[3 minutes 6 seconds][Customer] : Correct.

[3 minutes 6 seconds][Agent] : So we keep it nice and simple for yourself to apply for and everything that we actually do is done over the phone. So there's no forms for you to fill in. There's no medical checks or blood tests for you to complete. What I do is I simply just take you through a series of health and lifestyle questions. What this will do, it will determine the pricing and the terms of the policy that we are that we are able to offer you. Now this life, this income protection policy here, it does cover you until the policy anniversary that follows your 65th OK. Keep in mind that there are also some exclusions that apply as outlined in your policy document also. Now to take you through our income protection, there is a few questions that I do need to ask. First off, umm, in regards of your duties at work. So First off and foremost, before answering any of our questions that is important that you are aware of your duty to answer all of our questions accurately and honestly.

[4 minutes 9 seconds][Customer] : Correct.

[4 minutes 9 seconds][Agent] : Finally A to do so couldn't pick, uh, couldn't pick your cover at claims time. So I do need to work. I sorry, I do need to ask, do you work 15 hours or more more per week? Perfect. As your role of an administrative, managerial or professional nature, will you spend the

majority of your time indoors in an office or clinical environment?

[4 minutes 21 seconds][Customer] : Yes, I'm in the office.

[4 minutes 37 seconds][Agent] : So I just need a yes or no for that question there. So I bought that one. Yeah, I understand that you're in an office, but I do need to confirm with a yes or no.

[4 minutes 47 seconds][Customer] : I, I listen, listen. I work as a security guard in working income office.

[4 minutes 54 seconds][Agent] : OK. So that's why I'm gonna ask you this question again and then I need you to answer yes or no, OK.

[5 minutes][Customer] : OK, got it.

[5 minutes 1 seconds][Agent] : It says here is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment.

[5 minutes 16 seconds][Customer] : Oh, I worked in a professional 1.

[5 minutes 20 seconds][Agent] : Yes.

[5 minutes 21 seconds][Customer] : What was that? Yeah. Like working in a professional office environment.

[5 minutes 21 seconds][Agent] : So, mm, Hmm.

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

[5 minutes 30 seconds][Agent] : Yeah. OK, So in terms of this one here, just bear with me. I'm just gonna pull something up here for you. Mm Hmm.

[5 minutes 42 seconds][Customer] : Like, I'm not an administrator, but I'm looking after the people, greeting them when they're coming to the office. So that is my role.

[5 minutes 52 seconds][Agent] : Yep. Look, I I understand that one there. So I need a yes or no answer to this question. OK, so based on what I've asked you about your job, does it fit that what I've just asked you yes or no? So it's ask. MM Hmm. And are you required to form? Are you required to perform any physical duties? MM hmm.

[6 minutes 5 seconds][Customer] : Yes, yes, yes, yes, yes. Like walking around looking after the

people. Yeah.

[6 minutes 18 seconds][Agent] : OK. So we'll answer yes to that one. Do you perform heavy physical duties or use heavy heavy machinery or driver vehicle?

[6 minutes 28 seconds][Customer] : Sorry. What do you mean to say?

[6 minutes 31 seconds][Agent] : Do you perform heavy physical duties, use heavy machinery or drive a vehicle?

[6 minutes 38 seconds][Customer] : No, I didn't drive like walking on the duty.

[6 minutes 41 seconds][Agent] : That's OK. So the question is not just limited to asking if you drive a vehicle only. The question is asking do you perform heavy physical duties you.

[6 minutes 53 seconds][Customer] : Physical duty. Physical duty.

[6 minutes 55 seconds][Agent] : Yep, but it's asking do you perform heavy physical duties, use heavy machinery or driver's vehicle Yes or no?

[6 minutes 54 seconds][Customer] : No, No, No, No, No, No. No, No.

[7 minutes 6 seconds][Agent] : Perfect. Are you qualified skilled or semi skilled? Skilled or hold the required licenses to perform your role.

[7 minutes 15 seconds][Customer] : Yes.

[7 minutes 18 seconds][Agent] : Do you work in any of the following fields? Aviation as a pilot or crew, entertainment or sporting industry, Air Force, Army, armed forces or do you handle explosives?

[7 minutes 34 seconds][Customer] : No.

[7 minutes 35 seconds][Agent] : Do you regularly work underground or or underwater, work at heights above 10 meters, work offshore or carry a firearm? Perfect, thank you so much for that. OK, now in terms of this one here, the next question I do need to ask is have you had the sick of it in the last 12 months? Perfect. Thank you so much for that. Now what's your employment status?

[7 minutes 46 seconds][Customer] : No, no Android.

[8 minutes 7 seconds][Agent] : Are you currently employed or self-employed employees? Thank you for that. So to help determine how much trouble we can offer you, I'm going to provide you of our

definition of pre tax income. So your pre tax income is the total annual remuneration paid for you by your employer before tax including salary and regular commissions or bonuses. However, exploiting employee too say that in super contribution. So what is your annual income before tax?

[8 minutes 47 seconds][Customer] : Before text means including the text. Yeah. Pardon.

[8 minutes 41 seconds][Agent] : So your annual pre tax income please before. So your annual pre tax income amount?

[8 minutes 54 seconds][Customer] : Ah, it's about 80,000.

[8 minutes 56 seconds][Agent] : Yep. Perfect. So your annual income before tax is \$80,000, is that correct?

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

[9 minutes 5 seconds][Agent] : Perfect. Thank you so much for that. OK, so what's this one here based on that there. So based on your duties and income, you can select a monthly benefit amount from \$1000 being the lowest up to a maximum of \$4999 being the highest. OK. So working \$100 increments with \$1000 being the lowest and \$4999 being the highest of your monthly benefit amount that we're able to offer you, what amount would you like?

[9 minutes 42 seconds][Customer] : So you're going to pay me \$4999 if anything goes wrong on the higher side, correct?

[9 minutes 49 seconds][Agent] : So the maximum level of cover that I can quote you on is \$404,999 with the lowest level of cover I can quote you on being \$1000. What amount?

[9 minutes 57 seconds][Customer] : OK, OK, now I will select. I will select 4099 correct?

[10 minutes 3 seconds][Agent] : Mm Hmm \$4999 perfect. Now you also have the option to select different waiting periods and benefit periods. Now this is depending on your own personal circumstances. So the waiting period is the non payment period. You must wait before the income benefit is payable after the insured it beats. So you can choose 30 days or 90 days. Which waiting period would you like me to select for you?

[10 minutes 36 seconds][Customer] : 30 days.

[10 minutes 37 seconds][Agent] : Perfect. Now the benefit. Is the maximum amount of time that we

will pay the income benefits for anyone entry or illness. So you can use, you can choose the benefit period of six months, one year, 2 year or five years. Which benefit. Would you like me to select for you?

[10 minutes 58 seconds][Customer] : I didn't get it. The last one. Yeah. What was that? Yeah. Did you want to say you're going to pay me the benefit after six months?

[11 minutes 1 seconds][Agent] : So there's six months, one year, two years or five years, no. So the benefit. Is the maximum amount of time that we will pay for income benefit for anyone injury or illness. So that's the maximum amount of time that we would pay you for that. So say for an example, you have a six month benefit.

[11 minutes 28 seconds][Customer] : Oh, so caretaking. I got it. So I go for five years.

[11 minutes 29 seconds][Agent] : And you break, yes, certainly we can select five years there for you. OK, So what's this one here? What I need to do now is take you through our health and lifestyle question as the final premium in terms of our policy is actually depending on that. So once we've gone through those questions there for you, it will actually determine what the price for our income protection is going to be. So just bear with me, I'm going to bring these questions out for you. Before I go through these questions, I do need to read to you a proud directing disclosure and I just need your agreeance at the end was either a clear yes or no.

[12 minutes 16 seconds][Customer] : OK.

[12 minutes 15 seconds][Agent] : OK, so it says here, sorry, sorry, just bear with me. I'm just getting over having the flu. Uh, so it says here. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes. It should cover another related services. We will share this with your insurer and make sure without the 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 breach of privacy. I also need to inform you about your duty of disclosure before you insurance a life insurance income. Sorry, before you insurance income protection contract you have the legal duty to provide for us any information you know or could reasonably be expected to know, which may affect

our decision to ensure here and on what terms. You do not need to tell us things that we already know or should know as an insurer, which reduces the rest. We insure you have this duty until the time we insurance in the contract. If you found a disclosure matter or you make a false statement and answer to our questions, we may be able to support a claim, impose your conditions on your policy or avoid your policy entirely. Now, do you understand this yes or no? Perfect. Thank you so much for that. OK, so what's this sent here? Question number one, it does say here, are you a citizen or permanent resident of New Zealand or a citizen of Australia that is currently residing in New Zealand, Yes or no?

[13 minutes 46 seconds][Customer] : Yes, permanent, permanent residents of New Zealand.

[14 minutes 7 seconds][Agent] : Yes. I, I'll just confirm though that you're a permanent resident of New Zealand currently residing in New Zealand. Yes or no? Perfect. So again, I just want to remind you that these questions are yes or no questions unless I do prompt you also.

[14 minutes 13 seconds][Customer] : Yes, Yes, yeah.

[14 minutes 21 seconds][Agent] : Bye, uh, But the next sort of questions are regards to your medical history with my main question being have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? So the first is stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina.

[14 minutes 46 seconds][Customer] : No, no, no, sorry.

[14 minutes 48 seconds][Agent] : Lung disorder excluding asthma, sleep apnea or pneumonia, pencil leukaemia, excluding skin cancer, kidney disorder, kidney disorder, perfect.

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

[15 minutes 8 seconds][Agent] : Hepatitis or any disorder of the liver, anxiety, depression or stress requiring medical treatments or any other mental health disorder. Perfect. Thank you so much for that. OK, I'm just letting up the next one here for you now. So next question here is have you been diagnosed with or currently undergoing testing for or has the doctor advised you to be tested for middle neuron disease or any form of dementia including Alzheimer's disease? Perfect. The next section here 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 enter any approximate figures, words or height and weight ranges. First off, please, what is your exact height?

[15 minutes 19 seconds][Customer] : No, no, yeah, it's 165 centimeter.

[16 minutes 10 seconds][Agent] : 165 centimeters, 165, Beautiful. Thank you so much for that. And what is your exact flights, please? Was that 75? Sorry.

[16 minutes 13 seconds][Customer] : Yes, yes, 75 KG, 17. You mean to say about what is my weight? 75?

[16 minutes 29 seconds][Agent] : Yeah, it was that 75 KG.

[16 minutes 32 seconds][Customer] : Yeah, Yes.

[16 minutes 32 seconds][Agent] : Is that perfect? So I'll just confirm, just to make sure I entered incorrectly. I've got 165 centimeters.

[16 minutes 39 seconds][Customer] : Oh, I think so. It's one 67167. Yeah, 167 centimeter.

[16 minutes 45 seconds][Agent] : OK. I just want to confirm, are you confident though that it was 166, that your height is 167 centimeters?

[16 minutes 56 seconds][Customer] : I'm between 65 and 67. Yeah, but I'm not. Yeah, Yeah.

[16 minutes 59 seconds][Agent] : OK, So what we'd do then if your bits wait 165 and 167 centimeters, we put the lower height.

[17 minutes 8 seconds][Customer] : Yes, yes.

[17 minutes 7 seconds][Agent] : OK, perfect. Now I just want to confirm your weight is 75 KJS.

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

[17 minutes 16 seconds][Agent] : OK. Have you experienced any unexplained weight loss of more than 5 KJS in the last 12 months?

[17 minutes 24 seconds][Customer] : No.

[17 minutes 26 seconds][Agent] : Perfect. Thank you so much for that. I'm just loading up the next question here. Now just bear with me. The next question, sorry, it's just being a little bit slow to load. The next question here, it does ask does your work require you to use explosives, travel to areas



experiencing war, civil unrest, or work offshore?

[17 minutes 55 seconds][Customer] : Sorry, what's further question?

[17 minutes 57 seconds][Agent] : Does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? Now it says here are you a employed or B self-employed?

[18 minutes 6 seconds][Customer] : No, no, I'm employed.

[18 minutes 17 seconds][Agent] : Have you been in your current occupation for at least 12 months?

[18 minutes 21 seconds][Customer] : Yes.

[18 minutes 22 seconds][Agent] : Perfect. So you intend to change your current occupation in the next 12 months? Perfect. Do you have a second occupation that generates a taxable income? Have you ever been to cleared, bankrupt or placed in receivership and voluntary liquidation or under administration to the best of your knowledge? Are you infected with or are you in the high risk category for contracting HIV which causes adds? Perfect. Do you have definite plans for travel or reside outside of New Zealand IE you've booked or will be booking travel within the next 12 months?

[18 minutes 29 seconds][Customer] : No, no, no, no, no, not really. I don't have any plans.

[19 minutes 11 seconds][Agent] : OK, that's alright. So I understand at this stage you don't have any plans. So keep in mind the question is asking if you have any definite plans to travel or reside outside of New Zealand, IE you've booked or you will be booking travel within the next 12 months.

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

[19 minutes 31 seconds][Agent] : OK, perfect. I'm just popping this one in here for you. Do you have existing income protection cover? Perfect, thank you so much for that. OK, so next set of questions here again are in regards to your medical history with my main question here that have you had symptoms of seems diagnosed with or treated for or intend to seek medical advice for any of the following. So the first is diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure, tumor, mole or cysts, including skin cancer, sunspots or Melanoma.

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

[20 minutes 25 seconds][Agent] : Have you ever had an abnormal PSA test on enlarged prostate, thyroid condition on neurological symptoms such as dizziness or fainting, disorder of the stomach, bone, gallbladder or pancreas? It's Alepsi, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Any illegal drug use, abusive prescription medication, or receive medical advice or counseling for alcohol consumption. Blood or urinary tract disorder. Blood disorder or disease. Sleep apnea or asthma, excluding childhood asthma. Back or neck pain or disorder. Arthritis. Chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Joint or muscle pain. Ligament injuries, including replacement or reconstructive surgery. Osteoporosis or osteopenia. Any defective of hearing or sight other than which is corrected by glasses or contact lenses.

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

[21 minutes 46 seconds][Agent] : OK, thank you so much for that. I'm just setting up the next question here for you now.

[21 minutes 51 seconds][Customer] : How many questions still left now?

[21 minutes 53 seconds][Agent] : Uh, there's not many left sets ago. Maybe about 6 more questions. We'll get the next few, uh, quite quick ones to get through. But this next question is in regards to the last three years only. So 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 you're waiting the results of any medical test investigations such as but not limited to any surgeries, X-rays scans, blood tests or biopsy? Other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks? Perfect. Other than what you've already told me about, have you ever joined your working career? Required more than two consecutive weeks off work due to owners or injury?

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

[22 minutes 50 seconds][Agent] : Perfect. We've just got three more questions left here to go now. So this one here is to the best of your knowledge of any of your unneeds, your family, that being UMM, that being your mom and dad, your brother or sister only living with deceased, everything

diagnosed with polycystic kidney disease, Huntington's disease, or familial eczematous polyposis. Perfect. OK, The next question here is to the best of your knowledge, have any of your immediate family, again your mom and dad, brother or sister only suffer from cancer, heart conditions, stroke or any of the hereditary disease prior to the age of 60?

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

[23 minutes 37 seconds][Agent] : Perfect. OK, last question here, other than one off events, so this is in the form of gift certificate or vouchers. Do you engage in or intend to engage in any of the following aviation other than is a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering at sailing, scuba typing, seated in 40 meters, cable wreck diving or any other hazardous activity.

[23 minutes 59 seconds][Customer] : No, no.

[24 minutes 8 seconds][Agent] : Perfect, thank you so much for that. So that is all the questions that I do need to ask you there.

[24 minutes 17 seconds][Customer] : Thank you very much.

[24 minutes 14 seconds][Agent] : So I do want to let you know, congratulations, the application for the You're welcome. The application for the life cover has been approved.

[24 minutes 22 seconds][Customer] : Thank you.

[24 minutes 22 seconds][Agent] : So now that we've gone through this application, I'll be able to go through it and let you know exactly what the pricing would look at. So what's this one here for an for the benefit amount of \$4999, what's the waiting period of 30 days and a benefit period of five years? You're looking at a fortnightly premium of \$345.51. So it's no, that's fortnightly.

[24 minutes 51 seconds][Customer] : Monthly 245.

[24 minutes 54 seconds][Agent] : So it's 240, yeah, \$245.51 per fortnight. So that's if we look at the \$4999 with that waiting period of 30 days and a benefit period of five years. How does that figure sound to you?

[25 minutes 14 seconds][Customer] : OK, let me think about this. You mail me all the details and I'll come back to you, OK?

[25 minutes 20 seconds][Agent] : Yes, that it's something that I can do there for you.

[25 minutes 23 seconds][Customer] : Yeah.

[25 minutes 24 seconds][Agent] : When you say, let me think about this, is that because it's sounding like it's a little bit outside of the budget or?

[25 minutes 29 seconds][Customer] : No, no, because see the price, I was thinking about a hundred \$150.00, but it's 100 and \$250 around. So I have to make it around and think about it. If I go for two years, then how much is that?

[25 minutes 46 seconds][Agent] : Yeah. Look, absolutely, I can tell you what it would be if we adjusted the benefit period to two years here for yourself.

[25 minutes 58 seconds][Customer] : Yeah, yeah. Good night.

[25 minutes 53 seconds][Agent] : So if we looked at the monthly benefit amount of \$4999, what's the waiting period of 30 days and benefit period of two years, you're looking at \$172.02 per fortnight, correct, Because that one sounds a little bit better suited for the budget. It's perfect. Did you want to look at any other benefit. Or we happy around that two year benefit.

[26 minutes 10 seconds][Customer] : OK, Yes, that's OK with me right now. Yeah.

[26 minutes 28 seconds][Agent] : Perfect. Now I also wanted to let you know is included in your policy as a rehabilitation benefit which can assist with your return to work.

[26 minutes 37 seconds][Customer] : OK.

[26 minutes 36 seconds][Agent] : OK, so what's the rehabilitation?

[26 minutes 38 seconds][Customer] : So I'm going to look, listen to me if I have anything redundancy or anything, so you're going to pay me the money, correct, for the redundancy from the job or anything goes wrong jobless. So are you going to pay me the money or No, OK, not about the redundancy. That is nothing.

[26 minutes 48 seconds][Agent] : Sorry, So what the what it is is if you're unable to work due to a disabling sickness or injury, No, we don't include, no, we don't include redundancy in in our income protection.

[27 minutes 7 seconds][Customer] : OK, OK, OK.

[27 minutes 12 seconds][Agent] : What the income protection is it states if you were unable to work through to a disabling sickness or injury.

[27 minutes 20 seconds][Customer] : OK. Yeah.

[27 minutes 20 seconds][Agent] : OK, but the rehabilitation, mm hmm.

[27 minutes 21 seconds][Customer] : But that reason is listen to me, if I go to insurance from the other party from the like, like permanent disability or like that, but they pay me. So you're also going to pay me, correct.

[27 minutes 38 seconds][Agent] : Sorry, what are you sorry, what are you referring to?

[27 minutes 41 seconds][Customer] : I got a policy of permanent disability or temporary disability.

[27 minutes 50 seconds][Agent] : And is that just a once off payment?

[27 minutes 47 seconds][Customer] : So with me from Cigna, so that doesn't yeah, they will pay me. So you also going to pay me every monthly, correct.

[27 minutes 59 seconds][Agent] : So, but with your with your umm, total it with your permanent disability that's built into your life insurance is that is that just a once off payment? Is it?

[28 minutes 7 seconds][Customer] : Yes, yes, correct.

[28 minutes 11 seconds][Agent] : But again, this is a monthly benefit.

[28 minutes 11 seconds][Customer] : Yeah, Yeah. OK.

[28 minutes 13 seconds][Agent] : So with the income protection, it's there to provide you a monthly income benefit paid directly to you if you are unable to work due to a disabling sickness or injury and you were to suffer the loss of income.

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

[28 minutes 28 seconds][Agent] : So this is here to helps you. So say for an example, you broke your leg and you were unable to work for let's say six months.

[28 minutes 36 seconds][Customer] : Yeah. OK.

[28 minutes 36 seconds][Agent] : But we we were to provide you with that monthly being a set amount for that six months while you're unable to work due to that broken leg. Does that make sense?

[28 minutes 44 seconds][Customer] : Yeah, yes.

[28 minutes 49 seconds][Agent] : Perfect. OK. So the rehabilitation part that I'm, I was trying to explain to you before. So the rehabilitation benefit, it pays an additional reimbursement of up to 50% of your monthly income benefit up to a maximum of \$3000 to help with the rehabilitation costs while you are claiming. Or we can reimburse up to six times your income benefit towards the cost of equipment or modifications required to assist you in your return to work.

[29 minutes 23 seconds][Customer] : OK, Yeah, OK.

[29 minutes 22 seconds][Agent] : OK, now.

[29 minutes 25 seconds][Customer] : Yeah, my break time is finished. Now you e-mail me all the details and I'll go through and call you Tomorrow is OK.

[29 minutes 33 seconds][Agent] : Yeah. Look, I understand your break time is finished. I can organize giving you a call back so that I can finish taking you through what's included with the cover. What time is your next break or what time tomorrow is suitable for me to call you?

[29 minutes 50 seconds][Customer] : Call me tomorrow after how much time will it take?

[29 minutes 55 seconds][Agent] : I'm working 12:00 to 8:00 tomorrow.

[30 minutes][Customer] : OK.

[29 minutes 58 seconds][Agent] : So there's just a few more things to go through.

[30 minutes][Customer] : So call me after 2:00 tomorrow. OK.

[30 minutes 3 seconds][Agent] : OK, perfect.

[30 minutes 5 seconds][Customer] : Thank you. Bye.

[30 minutes 5 seconds][Agent] : I will give you a call back then.

[30 minutes 7 seconds][Customer] : OK, Thank you very much. Thanks. Bye.

[30 minutes 6 seconds][Agent] : OK, Alright, bye.

[30 minutes 10 seconds][Customer] : What is your name?

[30 minutes 11 seconds][Agent] : My name is Danielle.

[30 minutes 11 seconds][Customer] : What is your name?

[30 minutes 15 seconds][Agent] : Alright, talk to you soon.

[30 minutes 17 seconds][Customer] : OK, thank you.

[30 minutes 19 seconds][Agent] : Bye.

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