

[2 seconds][Agent] : Get up again. Hi, Helen.

[8 seconds][Customer] : Hi, it's Helen.

[11 seconds][Agent] : Hi, Helen, it's Anthony from Real Insurance following up with you again. How are you?

[15 seconds][Customer] : I'm fine, thank you. How are you going, Anthony?

[14 seconds][Agent] : I'm fine, thank you. How are you? Good, good. I've got a good thank you. The reason for our call is that we've seen that you've been on the website looking at some life insurance for yourself. I just want to give you a hand with that today and show you some quotes.

[25 seconds][Customer] : Yep, that would be good. Yeah, thank you.

[27 seconds][Agent] : So yeah, it is a new call though, so typically I'll need you to confirm your first name, last name and date of, uh, birth again, please.

[34 seconds][Customer] : OK, it's Helen, Mark and 26865.

[34 seconds][Agent] : OK, it's Helen, Mark and 26865. Perfect. Then of course, you are a female Australian resident. Yes or no, Correct.

[44 seconds][Customer] : Correct.

[45 seconds][Agent] : Yes. I'm sorry, I can do yes or no for that one specifically. OK, thank you. Very good, excellent. Uh, you take it on the boxes there and please on all calls are recorded and any advice we provide is general in nature. It may not be suitable to your situation to begin with the Helen. I mean, what's done it for you? What's made you think now is the right time? So it's looking for life insurance for yourself anyway.

[44 seconds][Customer] : Yeah, Yeah, sorry, Yes, we've recently changed mortgage providers.

[1 minutes 3 seconds][Agent] : Uh, we recently changed mortgage provider so our policy was canceled.

[1 minutes 6 seconds][Customer] : So our policy was cancelled when we changed.

[1 minutes 9 seconds][Agent] : Oh, I'm sorry. OK.

[1 minutes 10 seconds][Customer] : So no, that's OK.

[1 minutes 11 seconds][Agent] : Yeah, right.

[1 minutes 12 seconds][Customer] : Just need to we just need to get some more life insurance for myself and my partner.

[1 minutes 12 seconds][Agent] : So we just need to get some more life insurance for themselves and that certainly so essentially filling the gap there and, and really that that's what the policy is designed to do anyway. It is there, as you know, to provide a financial protection for your loved ones through a lump sum payment, how much you can afford to do anyway if you were to pass away. And then they, as your beneficiaries can go ahead and use that money for whatever they need to at that point, you know, whether that's to help them pay off a mortgage or a loan or help them maintain their lifestyle, whatever it is they can use it for. Now, you mentioned a part of there, there is actually no price difference between looking at two single covers versus a joint cover anyway. So say for example, you find a policy you're happy with, you get approved, we organize and send it out to you. Helen, if he reads it and he's happy with what he sees. And when he has the time, he just gives us a call in and we take him through the, uh, same process and we'll get his own life insurance. You guys can still nominate each other as your main beneficiaries anyway. Yeah, but for yourself, just start with, we'll just, umm, do a simple smoking status question and then we'll bring up the levels and then you'll guide me as to how much you need. This is what you can afford to do and we'll help you how how? Find a happy balance there. But, umm, have you had a cigarette in the last 12 months? Yes. Soon then no excellent. And by the way, uh uh, because that makes quite a difference in how much you pay as well. So we're happy to put you down as a non-smoker, but with the levels of cover, OK, you can still choose anywhere from \$100,000 to cover up to \$500,000 based on your age. Where would you like me to start with this quote for you?

[2 minutes 4 seconds][Customer] : OK, no, I'd probably look at 500,000.

[2 minutes 40 seconds][Agent] : Uh, I'd probably look at UH-500 cents. So from the top, if it is a bit too steep, you let me know.

[2 minutes 48 seconds][Customer] : Yep.

[2 minutes 47 seconds][Agent] : We can drop it down, whatever you need to do. But before we look at the cost, I want to explain to you how the policy works. Because one thing we don't want to do

here is, you know, over insure everything you don't need. So I'll keep it simple with the standard cover 1st and you let me know how that sounds and then we'll go back to those numbers. OK alrighty. So very easy to apply for. It's just a set of health and lifestyle questions over the phone today. I have and take 5 minutes and that will determine that result and that's it. If you are accepted and once you decide to commence the policy, you'll be covered immediately for death due to any cause. So immediate Peace of Mind. There's no waiting periods. You know, once it's done you have to think about it again. The only thing not covered is suicide in the 1st 13 months Helen. But umm, that's it. Once you're in the policy, you are covered 24/7 worldwide for the rest of your life as long as you're making the payments will cover you.

[3 minutes 4 seconds][Customer] : OK, that sounds good.

[3 minutes 38 seconds][Agent] : Yeah. Also, though, you get a terminally ill advanced payment in case because if you were diagnosed with 12 months or less delayed by a medical practitioner, we definitely still want to be able to help. And how we do that at that point is we'll pay out your claim in full to you, the 500 grand, while you're still alive. So you can use that money for whatever you need to before you actually pass away, you know, cover medical costs, tie up loose ends, whatever you need to do with that money, you can. It's yours. And then last and not least others funeral expenses. We don't want that to be burdened to anyone. So we also include a \$10,000 advance payment to help with the funeral costs or any other final expenses at the time as well.

[4 minutes 5 seconds][Customer] : OK, that sounds good.

[4 minutes 19 seconds][Agent] : So that is all included in your policy already. I just wanted to check in so far, Helen, did that all make sense that cover all the bases there?

[4 minutes 27 seconds][Customer] : Yes, that's fine. Yeah.

[4 minutes 27 seconds][Agent] : Yes, that's fine. Yes, OK, let's start with 500,000 for that level of cover with everything included there. It's mentioned we could do that one for 100 and, uh \$37.28 a fortnight, which works out to be roughly \$68.64 per week. OK.

[4 minutes 46 seconds][Customer] : OK.

[4 minutes 47 seconds][Agent] : Now are the levels below that as well? Even if it's out of curiosity,

what do you think at that level? Do we need to look at something a bit lower or is that, uh, no, that would kind of fit in with what uh, uh, finances and, and would that be if I had the Leo on as well?

[4 minutes 56 seconds][Customer] : No, that would kind of fit in with what our finances and and would that be if I had Leo on as well, would she be covered at the same rate or would that be double the rate?

[5 minutes 6 seconds][Agent] : Would she be covered at the same rate or would that be civil bill for, for me? I'll, I'll give you the exact number so far anyway. Umm, give me two seconds. My system's just being a bit slow here. I'm so sorry.

[5 minutes 12 seconds][Customer] : Yeah, yeah, that's alright.

[5 minutes 17 seconds][Agent] : Umm, OK, we are good now. OK, so I'll get her details from you starting with her date of birth please uh 17865 yes. And was it Leah? Leah, It's LEONI.

[5 minutes 24 seconds][Customer] : 17865, it's LEONI.

[5 minutes 33 seconds][Agent] : Oh, sorry, Leoni.

[5 minutes 34 seconds][Customer] : Leoni.

[5 minutes 35 seconds][Agent] : Umm, yeah, my apologies. Umm, so.

[5 minutes 35 seconds][Customer] : Yeah, she just prefers Leo.

[5 minutes 37 seconds][Agent] : Oh, OK, got it.

[5 minutes 37 seconds][Customer] : Yeah, yeah.

[5 minutes 39 seconds][Agent] : Umm, So LEONI. And what was Leo's? Uh, that was her first name, obviously.

[5 minutes 44 seconds][Customer] : Yeah.

[5 minutes 44 seconds][Agent] : And what was her last name? Andrews.

[5 minutes 46 seconds][Customer] : Andrews.

[5 minutes 47 seconds][Agent] : Yep. With an S. Perfect. OK. And she's, of course, a female Australian resident. Yes or no?

[5 minutes 49 seconds][Customer] : Yes, Correct. Yes, yes, Sorry.

[5 minutes 56 seconds][Agent] : Correct. OK, no, I appreciate that. Thank you so much. Umm, And

she's your partner? Yes. OK, beautiful. Now, has she had a cigarette in the last 12 months? No.

[6 minutes 1 seconds][Customer] : Yes, No.

[6 minutes 5 seconds][Agent] : Very good. OK, well, so, uh, oh, so she's the same age as you. Yeah. OK, beautiful.

[6 minutes 14 seconds][Customer] : Yeah, Yeah, 9 days apart. Yeah.

[6 minutes 16 seconds][Agent] : There you go. There you go. Beautiful. So realistically, we might be looking at a very similar, uh, similar premium then. So, OK, for her same deal, she can choose from \$100,000 up to \$500,000 of cover basement rate. You'd like me to look at the same level or, umm, maybe, maybe less.

[6 minutes 32 seconds][Customer] : Maybe, maybe less for her.

[6 minutes 34 seconds][Agent] : OK, That's OK for her. Yeah. What do you think? Umm, 403 fifty, probably 350. OK. Yeah. OK, let's see that. OK. It would be \$96.09 a Fort back and 9:00 cents and nine cents.

[6 minutes 35 seconds][Customer] : Yeah, and probably 350, \$6, sorry, \$96 and and nine cents a fortnight. OK, good. Oh, that's it.

[6 minutes 59 seconds][Agent] : Now whichever level you guys choose by the way, umm, it is flexible down the track. I mean depending on your age and subject to eligibility, you can give us a call and apply to increase or decrease your benefit amount. Anyway, umm, seeing where Leo Leo's at, did you? Would you be curious to see what yours would look like at that level or something? I'm happy to I'm the main way. Ah OK. Yes I would rather keep my higher. It would impact her more if I pass away.

[7 minutes 18 seconds][Customer] : No I'm I'm happy to hear I'm the main wage earner so I would rather keep mine higher because obviously it would impact her more if I pass away so so I'd rather keep mine higher.

[7 minutes 28 seconds][Agent] : Definitely, definitely. I'd rather keep mine higher. Beautiful. And as, as far as, uh, you know, the process as well, it's, it's quite simple really. I mean, next we go through the health and lifestyle questions to see if we can approve you. If you do get approved, Helen and

the underwriters are happy to take you on board. What then that allows us to do is go ahead and organize to send out the policy to you in full. Difference is, is we do provide you with protection today over the phone. So you have that Peace of Mind even while you're looking over it. But ultimately it is up to you whether or not you do the side to actually stay with us because if after reading it you change your mind for, uh, whatever reason, decide against it, that's totally fine as well. And we're simply a phone call away if the decision goes the other way anyway. Yeah.

[8 minutes][Customer] : Yeah, yeah, yeah. That's fine.

[8 minutes 8 seconds][Agent] : Do you need the, umm, question? Oh, please, yes.

[8 minutes 10 seconds][Customer] : So the only other question I had is to what? What age do you provide cover up to?

[8 minutes 13 seconds][Agent] : So what, what age do you provide cover up to? Yeah, great question. So with this one, as long as you're making the payments held and we'll cover you, there's no expiry age on the cover. Uh, right.

[8 minutes 23 seconds][Customer] : Ah, right.

[8 minutes 24 seconds][Agent] : That's good, because a lot of them say 65.

[8 minutes 24 seconds][Customer] : That's good because a lot of them say at 65 they stop.

[8 minutes 27 seconds][Agent] : Yeah, yeah, yeah.

[8 minutes 29 seconds][Customer] : So yeah, so so long as we continue to pay the policy, then we're still covered up until we pass away.

[8 minutes 31 seconds][Agent] : As long as we continue to pay the policy, then we're still covered up until the the day you pass away. Yeah. That's it.

[8 minutes 38 seconds][Customer] : Excellent. That's good.

[8 minutes 38 seconds][Agent] : Yeah, so as far as the, the, the questions are really straightforward, just yes or no responses will do. It's about about 5-6 minutes anyway. If you have any questions along the way, just interrupt me and ask me. No problem.

[8 minutes 47 seconds][Customer] : Yeah, OK.

[8 minutes 50 seconds][Agent] : Umm, before we get into the application, I, I did want to bring one

piece up you might already be aware of, but I just want to be Full disclosure, full honesty here with you is that your premium is stepped, which means it will generally increase each year as you age on, umm, obviously. But in addition, this, this policy has automatic indexation, which means each year your sum insured will increase by 5% with associated increases in premium. And you can opt out of this automatic indexation each year. That's your choice, Helen. But I'll give you an indication using our premium projection tool. So at least you have an idea about it comes about, umm, you know the directions going. So as an indication, if you make no changes to the policy, your premium next year will be \$164.83 a fortnight, but your benefit amount will have increased to \$525,000. Now you can also find information about our premium structure on our website, but regardless, we're gonna end up sending you updated policy schedules before your policy anniversary review lead letting you know of any changes that were being in a fully transparent with you as to those movements as well. Yeah, that's fine.

[9 minutes 36 seconds][Customer] : Yeah, yeah, that's fine. Most, most insurers do the same.

[9 minutes 52 seconds][Agent] : Umm, let's, let's, uh, enter it there.

[9 minutes 56 seconds][Customer] : So we can always adjust it if we if we're struggling as well.

[9 minutes 57 seconds][Agent] : And I would just just say if we, uh, if we, if you, if you've got to a point where you wanted to, to lower the level of cover, that's possible as well. Depending on your age and subject to eligibility you can give us a quantity lower.

[10 minutes][Customer] : So, yeah, yeah.

[10 minutes 7 seconds][Agent] : That's fine, but as far as the questions that's all that's left to do. I'm going to read you a small pre underwriting disclosure statement just to frame them up first and then we'll go through them and see how you do so it just reads here. Please be aware our calls are recorded for quality and monitoring purposes. Any advice we provide is general in nature. It may not be suitable to your situation. We collect your personal information to provide insurance quotes, issued cover and other related services. We will share this with your insurance 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 breaches of privacy. So by appreciating you understand you are required to purchase a life insurance policy under such you have a duty take reasonable care to not make any misrepresentations.

[10 minutes 51 seconds][Customer] : Mm hmm.

[10 minutes 48 seconds][Agent] : This means you need to ensure that you understand each question I ask you and that you provide on the spot you're an incomplete answers you need to answer each question info Even if you have provided some information to us and then the early discussions you've had. If you do not take reasonable care, you may breach reducing. If this happens, your insurer may be entitled to cancel your policy decline a claim. We'll make adjustments to the terms and conditions of your policy. So with a yes or no, Ellen, do you understand and agreed to your duty, Yes or no? Yes, thank you. And I have a COVID-19 question too. Have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Yes or no? No, very good. As far as the questions, they are ready to go for your first one just asks, are you a citizen or permanent resident, Australia or New Zealand, currently residing in Australia, yes or no? Yes, measure work require you to go underground with heights above 20 meters after depths below 40 meters, use explosives or child areas experiencing more civil unrest or work offshore. Yes or no? Next section is in relation to your height and weight, so please be aware that I am required to change. It's a confident single figure measurement for each in order to continue with the application because the system does not allow me to enter any approximate figures, words or height and weight ranges. We just need one number for each. Helen, what is your exact height? Just one answer please. That's 175 centimeters.

[11 minutes 11 seconds][Customer] : Yes, no, yes, no 175, correct.

[12 minutes 4 seconds][Agent] : And what is your exact weight?

[12 minutes 4 seconds][Customer] : Yeah, 70 kilos.

[12 minutes 5 seconds][Agent] : Just want to answer yes, that's kilograms. Yes. Beautiful. And have you experienced any unexplained weight loss of more than 5 kilograms the last 12 months? Yes or no? That's the knowledge. Are you infected with? Are you in a high risk category for contracting HIV

which causes a We have definite plans to travel or reside outside of Australia IE books or we'll be booking travel within the next 12 months. Do you have existing life insurance policies with other life insurance companies that they combine total some are short of more than \$5,000,000.

[12 minutes 18 seconds][Customer] : No, no, no, no.

[12 minutes 40 seconds][Agent] : Do you have existing I'm sorry, sorry. The next section is that we should just yes, there's no for these as well. Have you ever had symptoms of being diagnosed with or treated before and tend to seek medical device in the following cancer tumor, multiple system including skin cancer, transports or leukemia? Yes or no. Have you ever had an abnormal cervical Smee? Yes or no. Stroke, chest pain, palpations or heart conditions such as not limited to heart attack and angina or high blood pressure, Yes or no. High cholesterol, thyroid condition or neurological symptoms such as dizziness or painting, Yes or no. Diabetes, raised blood sugar, impaired glucose, chlorine cleaned fasting glucose Yes or no. Other side of side disorder of the liver, stomach, Algol, bladder or pancreas, yes or no.

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

[13 minutes 21 seconds][Agent] : I'd like to see about in your own disease. Multiple sclerosis, muscular dystrophy, Packins disease or paralysis. Yes or no, right? Personal stress required medical treatment only. Other mental health disorder, yes or no. Any illegal drug use, abuse of prescription medication or received medical advice for counseling for alcohol consumption, yes or no. Disorder of the kidney or bladder, yes or no. Blood disorder or disease? Yes or no asthma while the respiratory disorder, excluding childhood asked me yes or no.

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

[13 minutes 50 seconds][Agent] : And I don't know what. I'm sorry. I don't know what you've already told me about in the past three years. If you saw medical advice or treatment by medical professional specialist. So are you awaiting results for any medical tests or investigations such as? They're not limited to any surgeries, X-rays, scans, blood tests or biopsy? Yes or no? Yes, no. Three years ago.

[14 minutes 7 seconds][Customer] : Yes, in the last three years, was that sorry?

[14 minutes 10 seconds][Agent] : Yeah. Yeah, Yeah. OK. And umm, what was that? Just COVID.

[14 minutes 11 seconds][Customer] : Yes, that was just Co COVID.

[14 minutes 15 seconds][Agent] : Oh, OK, that's OK. Umm, we've already umm disclosed that the COVID sort of risk in the umm, previous questions.

[14 minutes 24 seconds][Customer] : Oh, sorry.

[14 minutes 23 seconds][Agent] : That'd be initial COVID questions. So other than that, umm, hi. So other than what you've already told me about in the past three years, if you saw medical advisor treatment by a medical practitioner or specialist or are you awaiting results for any medical tests or investigations such as not limited any surgeries, X-rays, cancer, blood test or biopsy, yes or no, That's fine and I appreciate your honesty there, Helen, anyway. But other than what? Other than what you've already told me about, are you contemplating seeking medical advice for these systems you are currently experiencing within the next two weeks? Yes or no?

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

[14 minutes 53 seconds][Agent] : This is a family history to finish up here, just to the best of your knowledge anyway, so don't worry. But to the rest of your knowledge, have any of your immediate families that's mother, father, brother, sister, living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? Yes or no?

[15 minutes 13 seconds][Customer] : No.

[15 minutes 13 seconds][Agent] : To the best of your knowledge of any of your immediate family suffered from cancer, heart condition, stroke or whether hereditary disease prior to age 60, yes or no? Let's right hear that first of all and then we'll do some drop down questions here for you to further disclose. So have any of your immediate family suffered from cancer please mother?

[15 minutes 21 seconds][Customer] : Yes, mother is Yes. It's the only one prior to 60.

[15 minutes 36 seconds][Agent] : OK, so once a month and then heart condition and or stroke anyone or zero and are the hereditary disease anyone or zero?

[15 minutes 37 seconds][Customer] : Yeah, yeah, 0, 0.

[15 minutes 48 seconds][Agent] : That's fine then and all of the last questions upon us, it just reads

here other than one off events certificate slash vouchers to engage in or intend to engage in any of the following aviation of another fair plane passenger on a recognized airline, motor racing, parachuting, mountaineering, ad sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity. Yes or no?

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

[16 minutes 10 seconds][Agent] : Very good. No worries. Then. You like your feet. Family on the ground, Helen, I take it?

[16 minutes 15 seconds][Customer] : Oh yeah.

[16 minutes 15 seconds][Agent] : Yeah, Yeah, no problem. Well, that is the hard part. Over and done with. And I can tell you straight away, Helen, that you have been. Congratulations.

[16 minutes 24 seconds][Customer] : Fantastic.

[16 minutes 23 seconds][Agent] : First of all, you have been fully approved for the family life cover, which not everyone can do, so well done to you. The other good news is there's been no further loadings or increases in the premiums just to let the \$137.28 for fortnight you're happy with that didn't go up.

[16 minutes 37 seconds][Customer] : Yeah.

[16 minutes 37 seconds][Agent] : And there's also been no further exclusions either to full coverage except of course of that standard suicide exclusion which explained to you earlier in the call, of course. But now that that is taking care of us promised we'll go ahead and organise to send out the policy to you in full. An e-mail copy you remember will be actually about an hour's time, the physical copy that's about three to five business days. And as I mentioned to you earlier, we do provide you with protection over the phone for your Peace of Mind, but we don't actually require you to make a single payment today. In fact, we'd much rather you now just go into the calendar and and go ahead and choose a day in the future that's comfortable for you, that gives you enough time as well in between and from that first payment date onwards that you're nominated. Even if you are 100% happy with the cover and you do decide to stay with us after reading it, Helen, we'll give you an additional 30 days cooling off period from that point. So you've got a whole month there with the

protection just in case you do change your mind. And if you do, we have simply a phone Callaway.

[16 minutes 55 seconds][Customer] : Yeah, yeah, fantastic.

[17 minutes 33 seconds][Agent] : So today is the 18th of June if you want to have a look at your calendar. Take all the time you need and don't be shy. Whatever date is that comes up for you, let me know and I'll try my very best to give that one to you. But what day Helen would be suitable for you?

[17 minutes 49 seconds][Customer] : Let's have a look.

[17 minutes 55 seconds][Agent] : Sure. Yeah. The pay cycle.

[17 minutes 51 seconds][Customer] : Let's I'm just looking at my when my pay comes through.

[17 minutes 59 seconds][Agent] : Hmm. Mm. Tomorrow would be is that is my next pay size.

[18 minutes][Customer] : So it would actually be Tom tomorrow would be is that is my next pay cycle. So could we make it from the 20th?

[18 minutes 9 seconds][Agent] : So could we make it from the 20th? Yep. So, uh being this Thursday for the first collection day yeah yeah, no problem. AB absolutely. That's the 20th of June 2024 and every fortnight on the Thursday for your collection.

[18 minutes 15 seconds][Customer] : Yeah, that would be good, yeah.

[18 minutes 22 seconds][Agent] : Now Helen, I I didn't get an e-mail address for you That's important. WH do you have 1 Sir or uh yes, Yeah, I can Helen now. Yes available 6565 May dot co.uk. OK, yes uh.co.uk beautiful And Helen is just Helen, of course.

[18 minutes 28 seconds][Customer] : Yes, sorry, it's Helen Mahr MA doubler65@hotmailandits.co.uk it is, yes.

[18 minutes 45 seconds][Agent] : Yes. And Helen. Finally we'll know down our preferred method of payment whatever is comfortable and suitable for you. I've got two options. I can either do just a Visa or MasterCard detail or I can do a BSP and account number for a second your check account.

[18 minutes 51 seconds][Customer] : Yep, actually I I haven't got access to my well details of my bank account.

[18 minutes 57 seconds][Agent] : So what would you uh, actually I, I haven't got access to my well

details in the bank account.

[19 minutes 4 seconds][Customer] : Hang on a second, I'll just get my card.

[19 minutes 5 seconds][Agent] : That's OK, We can just do a card. No worries. While you're doing that, Helen, I just want to let you know for security purposes, while obtaining your card details, the call recording will stop and will recommence after collected. The successfully, so we can come out of the gateway here now and let you know. Please be advised, the call recording is now resumed for quality monitoring purposes. Nice and secure.

[20 minutes 7 seconds][Customer] : Fantastic.

[20 minutes 7 seconds][Agent] : All that is left to do Helen. Ian, absolutely a pleasure by the way, and thank you so much for your, your patience there with the process. But, umm, on the final two minutes of the call, just have to reject your final, uh, declaration in the middle of the end with a simple yes or no in your understanding. You'll be covered over the phone for your \$500,000 of life insurance. Your umm, best contact number I is the one I'm talking to on. Is it 042? 27881449, correct.

[20 minutes 16 seconds][Customer] : Yeah, Yep, correct.

[20 minutes 33 seconds][Agent] : Correct. Yes. Yep. That's OK. That's OK. I've got another number here, 0427881449. Should I take that off? 7 81449 Yeah.

[20 minutes 32 seconds][Customer] : Yes, sorry, 0427881449 is my is the correct number.

[20 minutes 47 seconds][Agent] : Oh, OK. Sorry, my apologies. I believe you said the same number to you. Umm, the other number I have here is 0425450375.

[20 minutes 49 seconds][Customer] : Yeah, that's Leo's number.

[20 minutes 58 seconds][Agent] : Uh, OK, no problem. And the best contact, uh, sorry, the best postal address for the physical copy, is it still 72 Prince St. Virginia QLD 4014?

[21 minutes 7 seconds][Customer] : No, So we've moved from there.

[21 minutes 9 seconds][Agent] : Yeah.

[21 minutes 8 seconds][Customer] : It's now 347 SE.

[21 minutes 9 seconds][Agent] : So from there, yeah, now 347. Sorry, give me two seconds. Umm,

and then, umm, the post code, sorry to begin with. Uh, 4014. Yep. And the suburb out there and the address when you're ready.

[21 minutes 12 seconds][Customer] : Yeah, 4014 Daniel 347 Saint Vincent's Road.

[21 minutes 28 seconds][Agent] : 347-3470. Yeah, it is.

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

[21 minutes 32 seconds][Agent] : It is. Right. Perfect. OK, that is now all updated and we'll read you out. Your final declaration here. Helen, just bear with me. Bring it back up for you. And yeah, just to the middle of the end with a simple yes or no, any understanding along the way. But if there's any questions, you let me know. Just interrupt me wherever I am. So it just reads here to come up here we go. So it's thank you Helen Martin as important you understand the following information. I will ask your agreements that you send at the end and your policy will not be enforced unless you agree to these terms in full. Family life cover is issued by Hanover Live of Australasia Limited and more referred to as Hanover. Hanover has an arrangement with Greensand Financial Services and all refers to as GFS trading as reim insurance to issue and arrange this insurance on his behalf. Hanover has rely upon the information you have provided when assessing the application that includes the information we initially clicked for me to provide a quote. Hanover has set a target market termination for this product, which describees that's the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can send a copy on our website. I need to remind you that you need to take visible care that you agreed to say yes or no. Again, can you please confirm you've answered all of our questions in accordance with your duty, yes or no?

[22 minutes 41 seconds][Customer] : Yes.

[22 minutes 42 seconds][Agent] : We may from time to time provide office to you by the communication methods you've provided to us in relation to our products and services and by grants. This declaration you can send to allow us to contact you for this purpose until you opt out. You can opt out of this in any time by contacting us. Except the cover pays a lot with some benefit amount of the following and then my receives \$500,000 in life insurance. The benefit is not paid

within the 1st 13 months of the policy. Your premium for your first year covers \$137.28 per fortnight. Your previous is a step premium which means it'll be calculated each policy anniversary, which generally increases your age to sub insure. It'll also increase automatically by 5% each year and you can opt out of this each year including your premiums amount payable to GFS and up to 65% to cover costs. Your premium will be debited from your credit card which will authorize to debit from and are provided to us. The policy documentation, PDS and FSA will be sent to you within 5 working days and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. And if you are replacing this policy with this cover, we recommend that 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. There may be other risks that you consider depending on your circumstances. We have a complaints process which you can access at any time by contacting us. All details are available online and in the documentation we are sending you. And this is last two questions, Helen. Simply yes and no. We'll do that first one, just ask that to understand and agree with the declaration. I've just you yes or no, Yes. 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? Yes or no?

[24 minutes 14 seconds][Customer] : Yes, no.

[24 minutes 21 seconds][Agent] : No problems. If there's any questions that you can call us back. We're here from 8:00 AM to 8:00 PM Monday to Friday. And as far as as well, when she's ready, we're simply a phone Callaway.

[24 minutes 34 seconds][Customer] : Mm hmm.

[24 minutes 32 seconds][Agent] : She can call the same number 1300 three, 67325 if she wants to ask me personally. My name is Anthony. I'm in the Ferrari team and my details will be in the documentation anyway, but anyone on the line, she's available now if you just want to speak to her.

[24 minutes 39 seconds][Customer] : Yeah, yeah, I mean, she's she's available now if you want to speak to her and then we can because it will be coming off the same credit card and everything.

[24 minutes 47 seconds][Agent] : OK, Because it will be coming off the same credit card and everything. OK, So is there a chance we can get in contact when you're both together?

[25 minutes 2 seconds][Customer] : Yeah, she is actually here now.

[25 minutes 2 seconds][Agent] : Yes, she's actually here now. Oh, she's there now. OK fantastic.

[25 minutes 3 seconds][Customer] : Yeah, yeah, yeah.

[25 minutes 5 seconds][Agent] : All right.

[25 minutes 6 seconds][Customer] : We're both at home so.

[25 minutes 6 seconds][Agent] : OK, OK, beautiful, beautiful. Umm that that's the case. No problem. I can take care of hers now. Umm, just to reiterate again with you that umm, with your policy, umm. If you are replacing the existing policy, we recommend that you do not cancel it until your application has been approved. In your review its policy in full as it may not be identical to existing cover. You should also consider the benefits. The matter reply waiting period to that may start again And then your details one last time are Helen March 26th of August 1965. And you're a female Australian resident all Yeah, yeah. And, uh, the con the, the postal address again is 347 Vincent's Rd. Banya QLD 4014.

[25 minutes 35 seconds][Customer] : Yes, Correct.

[25 minutes 44 seconds][Agent] : e-mail is helen.ma65@hotmail.co.uk.

[25 minutes 44 seconds][Customer] : Yeah, correct.

[25 minutes 49 seconds][Agent] : OK, beautiful. And, umm, do you give the authority to discuss your application that with you?

[25 minutes 49 seconds][Customer] : Yes, yes.

[25 minutes 56 seconds][Agent] : OK. And then, umm, we would need to get you back on, umm, the line when we get to the, the payment, uh, detail section since you're gonna be the, the payee. So, umm, I will take, uh, Leah through everything that we need to with her and then come back to you. And then we'll go back to her to read out the, the final declaration to finalize that one.

[26 minutes 7 seconds][Customer] : Yes, that sounds good.

[26 minutes 18 seconds][Agent] : Umm, no problem. So, and and she's aware that you're looking at quotes on behalf of the life insurance, correct? Yeah, Yeah. Hey, no problem. That's fine. Umm. So when you are ready, you can pass the phone over to a Helen.

[26 minutes 23 seconds][Customer] : Oh, yes, Yeah. I'll just get her to come in. Do you want to come in here? Hello. I'll have the cat. Sorry. She's cuddle cuddling a cat at the moment. Oh, we can put it alright. I will just pass pass you over to her now. Hello. OK.

[26 minutes 48 seconds][Agent] : Hi, Leo, it's Anthony from Real Insurance following up with you. How are you?

[26 minutes 52 seconds][Customer] : Thank you.

[26 minutes 53 seconds][Agent] : That's good to hear. So as we were discussing with Helen, we're looking at some life insurance and I understand we're looking at some for yourself as well. I'm gonna take you through the process as you did with her and I'm sure we have available. No problem. So I am going to bring up a profile specifically for you and get your details in there. Just bear with me, I'll bring that up for you now. So please let all calls are recorded and any advice we provide is general in nature and may not be suitable to your situation. So on. OK, alrighty. Sorry, sorry about this one moment. Umm. OK. OK, so Leah, when you're ready, I'll get you to confirm your first name and last name for me. My name is Leoni Andrews.

[27 minutes 56 seconds][Customer] : My name is Leonie Andrews.

[27 minutes 58 seconds][Agent] : Yep. Last name Andrews with an S Excellent. And it's L Ah, right. OK, so it's umm. How is it spelled again, Sir LEONI? Yeah, that's the one. And your date of birth, please. OK, fantastic. And what was your best contact number? Beautiful. OK. And of course, you are a female Australian resident. Yes or no?

[28 minutes 1 seconds][Customer] : Yes, Leonie without an E AEONI, 17th of the 8th 65 0425450375 Yes.

[28 minutes 37 seconds][Agent] : Fantastic. Alrighty, so let's bring that up for you. I'll, I'll take you through umm, the, the life insurance policy may bring you up to speed essentially. So with that one,

uh, it's, they're designed to provide a financial protection for your loved ones and then through that lump sum payment, you can go ahead and use that money for whatever they need to when the time comes.

[29 minutes 2 seconds][Customer] : None.

[28 minutes 59 seconds][Agent] : And, and as far as what we can offer you, I'll bring up the minimum maximum and you tell me which level of cover, uh, would be suitable for you. But we have to ask to begin with, have you had a cigarette in the last 12 months? Yes or no?

[29 minutes 13 seconds][Customer] : No.

[29 minutes 14 seconds][Agent] : Very good. OK, well, there for yourself, you can choose anywhere from \$100,000 of cover up to maximum of \$500,000 based on your age. Umm, So what?

[29 minutes 27 seconds][Customer] : Could you just excuse me a minute? What sort of cover am I supposed to be asking for 350,000 please?

[29 minutes 28 seconds][Agent] : Yeah, sure, absolutely no problem. So you'd like me to quote you on the 350,000? No problem. And now with the policy, how it works. Before we look at those numbers, I'll just explain to you. Really easy to apply for, we'll just ask you the questions over the phone. Take 5 minutes and if you are accepted and once you decide to commence the policy, you'll be covered immediately for death due to any cause. The only thing not covered is suicide in the 1st 13 months. In addition, there is a terminally ill advanced payment included in the cover. So if you were diagnosed with 12 months or less to live by a medical practitioner, we'll pay your claim in full and you can use that money for whatever you need to before you pass away, cover the medical costs, whatever needs to be taken care of, you can use that money full. And also there we also include a \$10,000 advance payment to help with the funeral costs or any other final expenses at the time as well. OK. Does that all make sense to you? Yeah, Over \$350,000 of life insurance cover, that would work out to be a fortnightly premium of \$96.09 per fortnight. Is that manageable for you?

[30 minutes 26 seconds][Customer] : Yes, it is \$96.

[30 minutes 39 seconds][Agent] : And nine cents a fortnight?

[30 minutes 42 seconds][Customer] : OK. Just hold the line. That's OK with you. That is satisfactory.

Thank you.

[30 minutes 43 seconds][Agent] : Sure, no problem. Perfect. With the policy, I also wanted to mention to you that your premium is stepped, which means it will generally increase each year as your age. And in addition, this policy has automatic indexation, which means each year your sum insured will increase by 5% associated increases in premium. You can opt out of this automatic indexation each year, that's your choice. But I'll give you an indication that's what it could look like out of track. But as an indication, if you make their changes to the policy, a premium next year, it'll be \$115.38 a fortnight, but your benefit amount will have increased to \$367,500. OK. And you can also find information about our premium struct from our website. But regardless, we're going to send you out updated policy schedules before your policy. And it is reviewing letting you have any changes that are being fully transparent with you as to those minutes. No problem.

[31 minutes 21 seconds][Customer] : OK, OK.

[31 minutes 35 seconds][Agent] : Yeah. So before we get into the health and lifestyle questions, I will note down a postal address here for you. So when you're ready, Leah, can I just get your post code please? Yeah and started that day. Yeah. And what was the postal address?

[31 minutes 48 seconds][Customer] : 4014 Daniel 347 Saint Vincent's Road.

[32 minutes 1 seconds][Agent] : Yeah, 347 Saint Vincent's right. Perfect.

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

[32 minutes 3 seconds][Agent] : That's in Queensland, of course. Beautiful. No problem. Alrighty. So, uh, with the questions, I'm just read you a small free underwriting disclosure. Same to find them up. Then we'll go through with you and umm, see how you do. So just bear with me, I'll bring that up for you here, OK? It just means here. Please be aware our calls are recorded for quality and monitoring purposes. Any advice you provided is generally nature. It may not be suitable to your situation. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it with other Australian service providers for the purpose of the issuing your policy handling claims. Our privacy policy tells you more, including how to access and collect your information and lodge your complaints about

breaches of privacy. By proceeding you understand you are requiring to purchase a life insurance policy and this such ever duty to take reasonable care. It's not making any misrepresentations. It's easy to ensure you you understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each question in full. Even if you have provided some information to us in any early discussions you've had. If you do not take reasonable care, you may breach, reduce and if this happens, your insurer may be entitled to cancel your policy. Decline and claim will make adjustments to the terms and conditions of your policy. So that's for the yes or no. Do you understand and agree to your duty, yes or no?

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

[33 minutes 27 seconds][Agent] : Thank you. And just one COVID-19 question. Have you been hospitalized for COVID-19 in the last six months? So have you been diagnosed with COVID-19 in the last seven days? Yes or no? Good. I just wanted to confirm as well with you that you were aware that Helen was looking at corrections on behalf of you for life insurance, correct?

[33 minutes 36 seconds][Customer] : No, I understand that.

[33 minutes 45 seconds][Agent] : Yes. Beautiful and uh, also, uh, you can also find information that our premium structure on our website. It's umm, as far as the first question ready to go just reads here. Are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia, yes or no?

[33 minutes 45 seconds][Customer] : Yes, Yes.

[34 minutes 1 seconds][Agent] : Does your work require you to go underground, work at heights above 20 meters, dark depths below 40 meters, use explosives or travel to areas experiencing Warsaw unrest or work offshore? Yes or no?

[34 minutes 11 seconds][Customer] : No.

[34 minutes 12 seconds][Agent] : That's OK. Well the next section is in relation to your height and weight. So please view it that I am required to pay just a confident single figure measurement for each in order to continue with the application because the system does not allow me to enter any approximate figures, words, or height and weight ranges. So the first question is what is your exact

height?

[34 minutes 33 seconds][Customer] : Will it accept 5 foot 4?

[34 minutes 28 seconds][Agent] : Just want to answer yes, I can do a few inches no problem. So by that you mean 5 feet 4 inches, correct?

[34 minutes 39 seconds][Customer] : Yes.

[34 minutes 40 seconds][Agent] : Yes. And what is your exact weight? Just want to answer.

[34 minutes 44 seconds][Customer] : 83 kilos?

[34 minutes 46 seconds][Agent] : Thank you very much.

[34 minutes 49 seconds][Customer] : Yes.

[34 minutes 47 seconds][Agent] : Kilograms, of course, yes. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months, Yes or no?

[34 minutes 55 seconds][Customer] : No.

[34 minutes 55 seconds][Agent] : To the best of your knowledge, are you infected with why you're in a high risky category for contracting HIV which causes AIDS? Yes or no? You have definite plans to travel or reside? So you have definite plans to travel beside outside of Australia IE booked or we'll be booking travel within the next 12 months.

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

[35 minutes 12 seconds][Agent] : No worries, halfway done. You have existing life insurance policies with other life insurance companies that they combine total so much short of more than \$5,000,000 yes or no.

[35 minutes 21 seconds][Customer] : Hold on a minute. You haven't insured me with ours.

[35 minutes 25 seconds][Agent] : Yeah, no problem. So I'm, uh, I'm so sorry you have to do this, that Lady, but we do have to get the responses from you. You can't ask for help, unfortunately.

[35 minutes 25 seconds][Customer] : No, no, no, no, that's fine. I just needed to check.

[35 minutes 33 seconds][Agent] : So I'll just, Yeah, exactly right, exactly right. So I'll just read the question again. I'll need the, uh, response from you. So do you have existing life insurance policies with other life insurance companies where they combine?

[35 minutes 46 seconds][Customer] : No.

[35 minutes 43 seconds][Agent] : So I'm sure of more than \$5,000,000 yes or no Beautiful. Another question section. Just yeses or nose here as well. Have you ever had symptoms of being diagnosed with or treated for intend to seek medical advice for any of the following cancer tumor, molar cysts, including skin cancer, sunspots, Melanoma or leukemia. Yes or no Have you ever had an abnormal cervical smear? Yes or no Strict chest pain, palpitations or heart conditions such as not related to heart attack and angina or high blood pressure.

[35 minutes 59 seconds][Customer] : No, no, I do have slightly raised my PR.

[36 minutes 9 seconds][Agent] : Yes or no blood pressure?

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

[36 minutes 16 seconds][Agent] : Yep, that's OK. I'll put it down as a yes to the overall question to capture that one. We'll do some drop down questions here to further disclose it for you. So our first question here is stroke. Yes or no Chest pain, Yes or no Pericarditis, yes or no?

[36 minutes 27 seconds][Customer] : No, no, I don't know what that is.

[36 minutes 32 seconds][Agent] : I'll give you a definition. Give me two seconds here, one second. All right, so credit card that is medical definition for that one I'll bring up for you.

[36 minutes 50 seconds][Customer] : Oh I have apparently received a definition and no is the answer.

[36 minutes 56 seconds][Agent] : OK, uh, so inflammation, swelling and irritation of the thin SAC, like, uh, membrane surrounding the heart, uh, pericardia.

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

[37 minutes 2 seconds][Agent] : Uh, so that way, Sir, uh, for that one very good artist, yes or no, but then has a no for you. Next question. Uh, and is that heart condition, EG heart murmur, heart palpitations, heart attack or angina? We're not limited to these conditions. Yes or no. And finally, high blood pressure excludes during pregnancy where the blood pressure returns to normal after this, it's just high.

[37 minutes 2 seconds][Customer] : And no, no, yes, like I said, I I take medication for high blood

pressure.

[37 minutes 30 seconds][Agent] : OK, so it's just high blood pressure by itself. It wasn't anything to do with the pregnancy or anything. I'll put that as a yes to capture the high blood pressure here and then they will do some drop down questions to further disclose it for you. No problem. Umm, next question is, is your high blood pressure caused by heart disease or kidney disease? Yes or no? Have you been?

[37 minutes 49 seconds][Customer] : Oh, no, no, not to my knowledge.

[37 minutes 51 seconds][Agent] : No, it's OK.

[37 minutes 54 seconds][Customer] : Oh no. I I have to say no.

[37 minutes 52 seconds][Agent] : So I just need a yes or no there, Yes. And have you been prescribed medication to treat this condition, yes or no?

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

[38 minutes 2 seconds][Agent] : And did treatment commence within the last three months, yes or no?

[38 minutes 6 seconds][Customer] : No.

[38 minutes 7 seconds][Agent] : And have you had your blood pressure checked in yet in the past six months by your GP? Yes or no?

[38 minutes 20 seconds][Customer] : Sorry, I'm just thinking about.

[38 minutes 12 seconds][Agent] : Take your time, No problem.

[38 minutes 28 seconds][Customer] : No, I don't think so. I see him every three months, but I I don't think he took my blood pressure.

[38 minutes 30 seconds][Agent] : I see him every three months but I umm, it is asking the past six months though.

[38 minutes 42 seconds][Customer] : So no, I'm sorry.

[38 minutes 46 seconds][Agent] : OK, umm, so is, is there any chance, umm, is that, is that 100%? Umm, are you confident with that answer or you're not too sure as to whether or not it was in the past six months? I mean, take all the time you need no problem if you want to do this. Yeah.

[39 minutes 3 seconds][Customer] : Oh no, I see another three months and but I don't recall him taking my blood pressure, so the answer's going to have to be no.

[39 minutes 12 seconds][Agent] : Uh, OK. So, uh, we'll put that down as a no then based on your answer, umm, cover would not normally be available. Umm, what? We may be able to offer cover if we are able to access electronic health records now, we would need to complete the rest of the health and lifestyle question, umm, questions, and our insurer would then contact you to obtain your consent to access electronic health records from your doctor.

[39 minutes 45 seconds][Customer] : Yes.

[39 minutes 39 seconds][Agent] : Umm, is that something you you would like to continue to see if you're eligible with or is it back back?

[39 minutes 45 seconds][Customer] : Why not I? I'm nothing extraordinary to hide, so speak to my doctor by all means.

[39 minutes 53 seconds][Agent] : Nothing extraordinary. OK, so, uh, just yesterday, would you like to continue and see if you're eligible? Yes or no? OK, Now, have you seen your GP in the last 12 months for this condition? Yes or no? Yes.

[39 minutes 57 seconds][Customer] : Yes, yes, yes.

[40 minutes 7 seconds][Agent] : OK. And. Now we'll need to find the name of the Medical Center or GP. So give me two seconds. I'll bring up that for you.

[40 minutes 25 seconds][Customer] : Could you get my script?

[40 minutes 20 seconds][Agent] : Here's our search list. Here.

[40 minutes 27 seconds][Customer] : Thank you.

[40 minutes 26 seconds][Agent] : It'll be on the table with the shopping list. So this is me, the address.

[40 minutes 34 seconds][Customer] : It'll be on the table with the shopping list 'cause I just need the address.

[40 minutes 52 seconds][Agent] : Oh, try handbag on the other table.

[40 minutes 52 seconds][Customer] : Oh, try handbag on the other table.

[40 minutes 59 seconds][Agent] : Sorry.

[40 minutes 59 seconds][Customer] : Sorry, I think I was being overly.

[40 minutes 59 seconds][Agent] : I think I was being eagerly so for that question. Sorry Ali, it's AB.
What is the name of your Medical Center or GP research here?

[41 minutes 20 seconds][Customer] : Thank you Clem. Clem, Bonnie. BA Double NEY.

[41 minutes 25 seconds][Agent] : Yeah, OK. And what was the name of the Medical Center?

[41 minutes 39 seconds][Customer] : It doesn't say Geeburn medical centre. Geeburn as in G
double EBU? Yes, that's correct.

[41 minutes 43 seconds][Agent] : Yep, that's coming up here **** beautiful, OK And yes, we did find
him on the list here for you. And so I will go into our referral process essentially now.

[42 minutes 10 seconds][Customer] : Do you need to know what to take?

[42 minutes 10 seconds][Agent] : So I don't believe so. Not in these questions, no. Umm, so I was
just gonna ask a couple questions though to drop down here. Umm, so the Medical Center or GP
details I've put down G Bong Medical Center, umm Clem Bonnie, GP name. And, uh, what is your
preferred contact number to arrange full consent to access your medical records, including e-mail
address? So I've got the mobile number to be shutted down before.

[42 minutes 14 seconds][Customer] : Oh, OK, well, I've just given you a telephone number.

[42 minutes 44 seconds][Agent] : Yeah, that that's the one. Yeah, no problem.

[42 minutes 48 seconds][Customer] : Oh, e-mail me actually 'cause I might, I might not be in a
position to answer it.

[42 minutes 46 seconds][Agent] : So just to confirm that, that that's fine to use that one e-mail me
actually, because I might, I might not be in a position to answer it.

[42 minutes 53 seconds][Customer] : So my e-mail is Leo Andrews, 34 at dot at hotmail.com.

[42 minutes 53 seconds][Agent] : So my e-mail is, uh, Leo Andrew, 34 at dot at hotmail.com,
34@hotmail.com. OK. Uh, right. So it's LEOANDRE WS34, g@hotmail.com. And the mobile number
again is 0425450375.

[43 minutes 16 seconds][Customer] : Yes, say that again.

[43 minutes 21 seconds][Agent] : Uh, sorry, 042, uh, 545-0375, beautiful. And do you prefer to be contacted in the morning or afternoon, EG 9:00 AM to the 12:00 PM or 1:00 PM to 5:00 afternoon? No problem.

[43 minutes 24 seconds][Customer] : Sorry, I I was yes, Afternoon, Say, Well, then it shouldn't matter if you're emailing me.

[43 minutes 48 seconds][Agent] : And Yep, understand. And then as far as the next questions, we will continue on. Just bear with me, OK? And just a. OK, I'll get that ready for you. All right now, next question, high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting. Yes or no?

[44 minutes 23 seconds][Customer] : Ever. Thank you. Occasionally when I was here.

[44 minutes 24 seconds][Agent] : Yes, I'll put that down as a yes then to capture the fainting and we'll just drop down questions to further disclose that for them for you. OK.

[44 minutes 37 seconds][Customer] : OK, No, I'm here today.

[44 minutes 38 seconds][Agent] : So high cholesterol, yes or no thyroid condition, yes or no neurological symptoms such as dizziness or fainting, yes or no?

[44 minutes 47 seconds][Customer] : No, sorry, a long time ago.

[44 minutes 55 seconds][Agent] : Yeah, so it's a yes or fainting. Yeah, it's entire medical history.

[44 minutes 55 seconds][Customer] : But if you're saying ever yes, then oh, then yes, yes, I have fainted.

[45 minutes 4 seconds][Agent] : So that's, that's umm, yeah, umm, that's OK. And all this drop down from there. So is your condition dizziness, fainting, something else?

[45 minutes 16 seconds][Customer] : Fainting. Dizziness. Fainting. Yes.

[45 minutes 15 seconds][Agent] : So it's just painting, OK Fainting, Yeah, sorry. Is it 1 umm just fainting or is it anything else?

[45 minutes 26 seconds][Customer] : No, it's not. One usually precedes the other. Dizziness, fainting.

[45 minutes 31 seconds][Agent] : OK, so it's experiencing both of them, both of them dizziness and

fainting.

[45 minutes 41 seconds][Customer] : Would you like the reason?

[45 minutes 41 seconds][Agent] : Is that the reason?

[45 minutes 45 seconds][Customer] : No.

[45 minutes 42 seconds][Agent] : No, no, I'm just confirming that you are experiencing, you have experienced dizziness and fainting in my lifetime, yes, but I'm not now. No, of course not for decades.

[45 minutes 46 seconds][Customer] : I have in my lifetime, yes, but I'm not now, have not done for decades.

[45 minutes 53 seconds][Agent] : Yes, that's fine. So I can't put it just as one or the other since you've mentioned both of them. So I'll put that as something else and we'll have to refer that one there. Umm, So what condition is it? Umm, so it was fainting and then umm, dizziness after that? Or is it 1 before the other one?

[46 minutes 12 seconds][Customer] : Dizziness then fainting?

[46 minutes 13 seconds][Agent] : Yeah, dizziness, man. Fainting. Absolutely. Umm, then fainting episodes in the past. OK. And then does your condition require ongoing medication or other forms of treatment? OK. And when was the last doctor's consultation for your condition for that dizziness and fainting episode? A year ago? Yeah, one year ago. OK.

[46 minutes 32 seconds][Customer] : No, let's say a year ago because I can't be precise.

[46 minutes 52 seconds][Agent] : And umm, I'd say that you acknowledge it was one year ago. Fair to say. Yeah, no problem. And have you made a full recovery or do you require ongoing check up in the future?

[46 minutes 58 seconds][Customer] : Yeah, full recovery.

[47 minutes 4 seconds][Agent] : Full recovery, yeah.

[47 minutes 6 seconds][Customer] : Haven't had any dizzy or fainting in the last year.

[47 minutes 10 seconds][Agent] : OK Hasn't had an episode of either in the last year. OK and if you are unsure of the diagnosis, what tests were carried out and when? None.

[47 minutes 29 seconds][Customer] : None.

[47 minutes 30 seconds][Agent] : OK no tests carried out wasn't required, I'm assuming so. OK and then umm, did they find out the reason?

[47 minutes 37 seconds][Customer] : I'm assuming so, probably because I was dieting at times and I wasn't eating enough.

[47 minutes 41 seconds][Agent] : Umm, probably because I was doing a thing that time and I wasn't easy enough.

[47 minutes 50 seconds][Customer] : But that's not a medical diagnosis.

[47 minutes 52 seconds][Agent] : But that's not the medical diagnosis. That's my own fault. Uh, OK, so they didn't have a final sort of word on the episodes at all.

[47 minutes 53 seconds][Customer] : That's my own fault, no?

[48 minutes 4 seconds][Agent] : OK umm, so that might throw a bit of a spanner in the works here for us.

[48 minutes 18 seconds][Customer] : Well, you'll get that when you look at my history.

[48 minutes 12 seconds][Agent] : So the underwriters would need to know what the final sort of say was as to, you'll get that when you look at my history, umm, with regards to that, I don't believe they would be accessing your records for that specific, umm, uh, situation. It's for the, uh, it's specifically only for, umm, those sort of things like, uh, blood pressure, umm, So is there any way of finding out from your doctor as to where they left off with that or any record? Mm hmm.

[48 minutes 50 seconds][Customer] : I could ring or write and, I don't know, e-mail you the.

[48 minutes 55 seconds][Agent] : So, umm, we would have to, yeah. Because at the end of the day, we want to be able to give the underwriter every possible chance to assess your whole situation and give them a clear idea. So they would need to know, umm, what those results and causation was as, as best as you can provide Anyway. So when would be a better time for me to to follow up with you anyway you could have that information we see. If not this week, next week.

[49 minutes 22 seconds][Customer] : Depends on my doctor.

[49 minutes 23 seconds][Agent] : Yep, Yep, Yep. Yeah.

[49 minutes 23 seconds][Customer] : I, I say within so next week I 'cause I, I don't know when I can speak to him.

[49 minutes 29 seconds][Agent] : Perfect definitely, definitely. I will keep this on ice then for you and we'll follow up just to umm, drop your line next week to see how you went with getting that information. If you need to reschedule umm, I, I can call you back another time. Give me more time to get that information that's fine. Umm, so I'll just put in the notes here, umm, on hold for finding out, umm, cause of dizziness and fainting, umm, episodes according to doctor. Umm perfect. OK, I'll put that in there. I'll how about we try you back, umm, midweek next week.

[49 minutes 45 seconds][Customer] : OK, OK.

[50 minutes 6 seconds][Agent] : OK, OK, no problem. I'll call you back on your line anyway. But, umm, Lenny, thanks so much for your time and your patience. I'm sorry, umm, for the, the situation we're in at the moment, but, uh, in the end of the day, we wanna make sure we're doing the right thing by you as well-being completely accurate on the application to umm, to save the trouble down the track. So, uh, I will call you back next week and we'll continue from there.

[50 minutes 25 seconds][Customer] : So are there any more questions to answer?

[50 minutes 25 seconds][Agent] : So are there any more questions there? There is, but we can't proceed any further. We have to go in order. Yeah. Umm, I'll tell you what. Yes, I will. Uh, Wednesday afternoon. Yes.

[50 minutes 33 seconds][Customer] : OK, so I'll tell you what, call me back Wednesday afternoon about, let's say midday.

[50 minutes 44 seconds][Agent] : Umm, about, uh, let's say midday. Yes, certainly. Certainly. Wednesday midday. I will make that appointment for you. Thank you again. It's Anthony from Real Insurance. Please on all calls are recorded and any advice we provide is general in nature and may not be suitable to your situation. Thank you again, Leah. OK then. Thanks. Pleasant afternoon.

[50 minutes 59 seconds][Customer] : OK, then you have a very pleasant afternoon.

[51 minutes 2 seconds][Agent] : Appreciate that. Thank you. Will do.

[51 minutes 2 seconds][Customer] : OK, bye.

[51 minutes 4 seconds][Agent] : Thank you.

[51 minutes 4 seconds][Customer] : Bye.

[51 minutes 4 seconds][Agent] : Bye. Bye. Bye.