

[1 seconds][Customer] : Hello, Daryl speaking.

[3 seconds][Agent] : Good morning. Today you're calling from real Insurance. How are you?

[7 seconds][Customer] : Well, thank you. How are you?

[8 seconds][Agent] : That's good. Very well. Thank you. I'm following up in regards to the expression of interest we've received online for the income protection, be able to go through the quote and the information.

[16 seconds][Customer] : Yeah, yeah, if you if it won't take long, but I just wanted to get an idea of what it might be. I'm not certain that I need it. I'm no longer self-employed or have my own business, so I'm just trying to get a sense of what it might be worth for that level of cover. That was all.

[34 seconds][Agent] : Yeah, not a problem at all. We go through the information here and look, if you do need to go, let me know. We'll yeah, we'll go through the information. So just to start off with, Please note all our calls are recorded. Any advice I provide in general in nature may not be suitable to your situation. Can I just get you to confirm your name and date of birth? Thank you. And can I confirm you're a male Australian resident?

[51 seconds][Customer] : Darryl Michael Seller date of birth 16/11/68 Yes.

[1 minutes][Agent] : Perfect. Thank you.

[1 minutes 5 seconds][Customer] : Turf consultant.

[1 minutes 3 seconds][Agent] : And what is your occupation though I take care All right now. If you have any questions at any time, please let me know as well.

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

[1 minutes 16 seconds][Agent] : But just to start off with the income protection, it does pay a monthly income benefit directly to you if you were unable to work due to a disabling sickness or interest and you suffer a loss of income. So it's designed to help cover your bills and living costs if your salary is interrupted and you can apply work at least 15 hours per week in paid employment.

[1 minutes 33 seconds][Customer] : Yeah, right.

[1 minutes 38 seconds][Agent] : So we offer an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000. And to apply, we do ask you some health and

lifestyle questions over the phone to see if you are approved and if so, on what terms they can offer cover. Now, once the cover is in place, it will cover you until your policy. And firstly, following your 65th birthday. And keep in mind that there are some exclusions that applies outlined in the PDF. Also keep in mind, not too sure if you're aware that premiums for in car detection are generally tax deductible, which can make it more cost effective for you as well.

[2 minutes 16 seconds][Customer] : OK. I wasn't aware of that. Yeah, OK.

[2 minutes 16 seconds][Agent] : OK, yeah, perfect. We'll go through some questions regarding your duties to work. So these are just yes or no responses and so it says please be aware all calls are recorded before answering any of our questions. It is important that you are aware of your duty to answer all our questions accurately and honestly. That'll be it. To do so it could impact your cover at claims time is that would you like 15 hours or more per link. Thank you. 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? OK. So is it split evenly between time or is there one that you would do like you say you do a little bit more? OK, yeah, OK, not a problem. I can answer that. Yes to that question then. And are you required to perform any physical duties?

[2 minutes 44 seconds][Customer] : Yes, I'm 50% indoors, 50% outdoors, probably a bit more indoors and certainly managerial and administrative yet, OK, no.

[3 minutes 23 seconds][Agent] : Thank you. Do you work in any of the following fields, aviation as a pilot or crew, entertainment industry, Air Force, Army, armed forces, or do you carry a firearm or handle explosives? Thank you. That concludes with any based questions there. Now in regards to smoking status, Darryl, have you had a cigarette in the last 12 months? Thank you. And you're currently employed or self-employed.

[3 minutes 35 seconds][Customer] : No, no employed, sorry.

[3 minutes 52 seconds][Agent] : Thank you. Now to determine how much cover we offer, I'll provide you with the definition of pre tax income. Now pre tax income is a total annual remuneration paid to you by your employer before tax, including salary and regular commissions or bonuses, excluding super contribution. So what is your annual pre tax income? Thank you. Now, based on your duties

and income, you can select a monthly benefit amount from \$1000 up to a maximum of \$12,833. Now, if you were unable to work, what amount do you think per month would be suitable for you to receive? That's correct, yeah.

[4 minutes 15 seconds][Customer] : 220,000 per month, Yeah, I think the nominate is about 8000, so a couple of 1000 a week. Yep.

[4 minutes 49 seconds][Agent] : Yep Yep, not a problem. So we go 8000 Now You also have the option to select different waiting periods and benefit periods depending on your circumstances. So the waiting period is a non payment period that you must wait before the income benefit is payable after the insured event. You can choose 30 days or 90 days. Please keep in mind the income benefit is paid monthly in a raise. This means if you choose a 30 day waiting period, your your first payment would be 60 days after you were first eligible to claim. So there are which waiting period would you like me to select? Is there 30 or 90 days?

[5 minutes 27 seconds][Customer] : UH-30.

[5 minutes 29 seconds][Agent] : Thank you. Now the benefit. Is the maximum amount of time that will pay the income benefit for anyone injury or illness. Do you have four options? There's six months, one year, two years or five years? So which benefit. Would you like me to select?

[5 minutes 45 seconds][Customer] : UH-5.

[5 minutes 48 seconds][Agent] : Thank you. Right. So the \$8000 monthly benefit amount, 30 day waiting period and a five year benefit. We can always have a look at, you know, changing these around as well. The next steps would be to take you through health and lifestyle questions, the price of any terms of coverage determined on the outcome of these. We'll go through the questions and I'll be able to go through that quote for you. Did you have any questions for me so far, Darryl?

[6 minutes 10 seconds][Customer] : No, that's OK, thank you.

[6 minutes 12 seconds][Agent] : No problem. You're welcome. Can I describe your address to start with your post credit, please? Thank you. What type of is that in? Thank you. I'm sorry, what was the post code again? Was that archery? Yep. Thank you. And what was the address?

[6 minutes 17 seconds][Customer] : Post code is 5046 Warradale, 5046 3D Louise Ave., Warradale.

[6 minutes 48 seconds][Agent] : Thank you. Alright, perfect. Is it your home and post your address as well?

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

[7 minutes 3 seconds][Agent] : Yeah, OK, great. Thank you. I'm just going to bring up a pre underwriting disclosure. So sorry, it's time, it's coming up. OK, so it just says. Please be aware all calls are recorded for quality and monitoring purposes. We collect the personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share with other resilient service providers for the purpose of administering your policy or handling claims. Our privacy policy told you more, including how to access incorrect information and lodge complaints about breaches of privacy by proceeding to understand that you are applying to purchase an income protection policy. And I said you'd duty to take reasonable care to not make in any misrepresentations. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us in any earlier discussions you've had. If you don't take reasonable care, you may break your duty. And if this happens, your insurer may be entitled to cancel your policy, decline a claim, or make adjustments to the terms and conditions of your policy. Those you understand and agree to, Judy.

[8 minutes 19 seconds][Customer] : Yep, that's fine.

[8 minutes 20 seconds][Agent] : Thank you.

[8 minutes 20 seconds][Customer] : Thank you.

[8 minutes 22 seconds][Agent] : You're welcome. Now, first question I just need to ask is in regards to COVID-19. So it says have you been hospitalised for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days?

[8 minutes 37 seconds][Customer] : No.

[8 minutes 38 seconds][Agent] : Thank you. Just confirming you are a male Australian resident.

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

[8 minutes 42 seconds][Agent] : Thank you. Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia, yes or no?

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

[8 minutes 51 seconds][Agent] : Thank you. Does your work require you to use explosives, travel to areas experiencing war or civil unrest or work offshore? Thank you. And are you A employed or B self-employed?

[8 minutes 58 seconds][Customer] : No, I'm employed.

[9 minutes 6 seconds][Agent] : Thank you. A Employed. And have you been in your current occupation for at least 12 months?

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

[9 minutes 12 seconds][Agent] : Thank you. Do you intend to change your current occupation in the next 12 months?

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

[9 minutes 17 seconds][Agent] : Thank you. Give a second occupation that generates a taxable income. Thank you. Have you ever been declared bankrupt or placed in receivership and voluntary liquidation or under administration? Thank you. The next section is a 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. This is something that will allow me to enter any approximate figures, words or height and weight ranges. Is that what is your exact height you need the centimeters or feet in inches. Great, thank you. And what is your exact weight you need the kilograms, pounds or stones.

[9 minutes 22 seconds][Customer] : No, no, 170 centimeters, 79 kilos.

[9 minutes 57 seconds][Agent] : Great. Thank you. And the next question says you're sorry, have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Thank you. To the rest of your knowledge, are you infected with or are you in a high risk category for contracting HIV that causes AIDS?

[10 minutes 6 seconds][Customer] : No, no, no. Can I just ask how much longer is this going to go

for? Because seriously, this is on, on. I just wanted an indicative figure out.

[10 minutes 27 seconds][Agent] : Yes, Lucia.

[10 minutes 24 seconds][Customer] : I understand you've got the processes, but I'm I'm actually kind of work. So how much, how much longer have we got here?

[10 minutes 33 seconds][Agent] : Yeah, it really just depends on how you answer the question. So there's no, no exact time. Some people can, you know, take 5 minutes to go through the rest of them. And again, depending on how you answer them, it could be, could be longer. So it really just depends on how you guys, how you agree question.

[10 minutes 45 seconds][Customer] : Well, I, I'm sorry that I, I can't, I've, I've got to respect my own time here. So I'm just going to have to call up and say thank you. Anyway, it was just an enquiry. So I, I haven't got the time to be dedicating to this now. I'm sorry, I've got to respect my own time and my clients time.

[10 minutes 54 seconds][Agent] : Yeah, of course.

[11 minutes 1 seconds][Customer] : Alright, thank you anyway.

[11 minutes 2 seconds][Agent] : That's OK.

[11 minutes 2 seconds][Customer] : Bye.

[11 minutes 3 seconds][Agent] : You're welcome. Bye, Darryl.