

[1 seconds][Customer] : Hello.

[4 seconds][Agent] : Good afternoon, Casio. It's Ken from Rail Insurance. We've received our expression of interest online with regards to income protection. Thanks for making an enquiry. I'm following up on that. I'll explain the main features. I won't realize some pricing. Any questions, let me know. Just just to confirm, I'm speaking with Cassia Lee Milligan.

[12 seconds][Customer] : Oh, yes, yeah.

[23 seconds][Agent] : Yeah, thank you. And can I just get to confirm your date of birth? OK. And calls are recorded and foresight providers general nature and may not be suitable to your situation. Also confirming that you're a female and an Australian resident.

[26 seconds][Customer] : 31st of the 12th, 1987, yeah.

[40 seconds][Agent] : Yeah. Alright, thank you. What's prompted you to look into income protection?

[45 seconds][Customer] : Well, I have a habit of breaking bones and having to have time off work.

[50 seconds][Agent] : OK. Alright. Everything OK now? Everything's fine.

[52 seconds][Customer] : Yeah. Yeah.

[53 seconds][Agent] : Yep. Right here.

[53 seconds][Customer] : So I've just recovered from a broken ankle, and luckily I had enough annual leave to cover me for the weeks I was away.

[59 seconds][Agent] : Yep, right. Uh huh.

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

[1 minutes 2 seconds][Agent] : That's good.

[1 minutes 3 seconds][Customer] : But yeah. And a year before, on the exact same day, I broke my wrist and yeah, the same thing.

[1 minutes 10 seconds][Agent] : Sorry to hear all that then then you had to use annual leave to cover for that time off. Yeah, no worries. Now that it's now. Thanks for letting us know. Sometimes it's unfortunate. That's kind of spark that interest in having a look into something like this. And that's pretty much, well, it's pretty much because I actually. Income protection provides a monthly income benefit paid directly to you if you're unable to work due to disabled sickness injury and you suffer a

loss of income. It's designed to have to have your bills and living costs if your salary is interrupted.

[1 minutes 14 seconds][Customer] : Yeah, Yep, Yep.

[1 minutes 41 seconds][Agent] : You can apply if you work at least 15 hours per week in paid employment currently. What do you do for a living? Oh, right, nice. So how long you been enough for?

[1 minutes 48 seconds][Customer] : I am a carer at an old hotel at this place. I've been doing it for a year, but the last place I did it for eight years.

[2 minutes][Agent] : Oh, right, fantastic. So he'd be pretty good at what you do. So you've been at it for almost nine years all up. So this is all the aged care. Yeah.

[2 minutes 7 seconds][Customer] : Yeah, all aged care.

[2 minutes 9 seconds][Agent] : All right, wonderful. Go on. Ya. So we're going to do a duties based assessment a little bit later on. That's where we just ask you questions about your role in order to get some pricing. Now we offer an income benefit up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000.

[2 minutes 27 seconds][Customer] : Yep.

[2 minutes 28 seconds][Agent] : What specific expenses would you prioritise covering if you were unable to work?

[2 minutes 33 seconds][Customer] : Like just my rent and my electricity and, like, food. Yeah. Yep.

[2 minutes 36 seconds][Agent] : Yeah, it all adds up, doesn't it? Because yeah, they're not, it's not cheap these days.

[2 minutes 47 seconds][Customer] : Yeah, that's right.

[2 minutes 43 seconds][Agent] : Rent, Well, we've got, we've got water bills and all those kind of things and groceries, petrol, yeah, all good, that's fine. And fees that apply. We'll just ask you some health and livestock questions over the phone, see if you're approved, and if so, in what sense. We can offer cover, and once in place, it will cover you until your policy anniversary following the 65th birthday. Keep in mind that there are some exclusions that apply as outlined in the PDS. Also keep in mind that premiums for income protection are generally tax deductible, which can make it even

more cost effective for you. Is that all making sense for you so far?

[2 minutes 57 seconds][Customer] : Yep, Yep, yeah. Yep.

[3 minutes 18 seconds][Agent] : Yeah. OK. Oh, by the way, I should ask you earlier, do you prefer to be called cashierly or just cashier?

[3 minutes 23 seconds][Customer] : Kathy is fine.

[3 minutes 24 seconds][Agent] : Cashier. OK, that's fine. Have you had a cigarette in the last 12 months? Yes or no?

[3 minutes 30 seconds][Customer] : I've actually given up.

[3 minutes 32 seconds][Agent] : Yep. Good on you. How long ago?

[3 minutes 35 seconds][Customer] : Oh, that was last year sometime. Yep.

[3 minutes 38 seconds][Agent] : OK, so has it been more than 12? Has it been? Oh, has it been 12 months?

[3 minutes 46 seconds][Customer] : No, I don't think so. Not yet.

[3 minutes 48 seconds][Agent] : OK, that's fine.

[3 minutes 49 seconds][Customer] : It it would be close though, but yeah, not yet.

[3 minutes 50 seconds][Agent] : Yeah, no, that's all right. I mean, good on you. So it's but if you had a cigarette in the last 12 months, I was just booked yesterday and we just do a duty space assessment. So before answering that question, is it important that you are aware of your duty to answer all that questions accurately? Honestly, if I could do so, it could impact your cover at claims time. Do you work 15 hours or more per week? Yes or no? Yes. Is your role in administrative, managerial or professional nature? We spend the majority of your time indoors in an office or clinical environment. Yes or no?

[4 minutes 8 seconds][Customer] : Yep, yes, awesome. I don't know if your class aged care is clinical.

[4 minutes 21 seconds][Agent] : Do you, would you 'cause it's quite a number of things added in. Are you spending the majority of your time indoors? OK, Yeah, that's fine. So I'll put yes. Are you required to perform any physical duties, yes or no?

[4 minutes 35 seconds][Customer] : Yes, Yes.

[4 minutes 44 seconds][Agent] : Do you perform heavy physical duties, use heavy machinery or drive a vehicle? Yes or no?

[4 minutes 50 seconds][Customer] : I don't drive a vehicle or machinery. No, no.

[4 minutes 53 seconds][Agent] : So none of those F is in your line of work. OK then if it's none of those then we can put no. Are you qualified skilled or semi skilled to hold the required licences to inform your role? Yes or no?

[5 minutes 4 seconds][Customer] : What do you mean by that? Sorry.

[5 minutes 6 seconds][Agent] : OK so so some preparations it require someone to be qualified, some require them to to hold a licenses to perform their role.

[5 minutes 16 seconds][Customer] : Oh, yeah.

[5 minutes 15 seconds][Agent] : But skilled or semi skill is an interesting 1 you have received for your work duties. Position job that required educational training and training also includes on the job training.

[5 minutes 26 seconds][Customer] : Oh, yeah.

[5 minutes 26 seconds][Agent] : So just think of your role in aged care, which you have received.

[5 minutes 26 seconds][Customer] : Yeah, yeah, I've got.

[5 minutes 31 seconds][Agent] : Oh, OK. So you're qualified. So we could put.

[5 minutes 29 seconds][Customer] : I've got my search tree in that, Yeah.

[5 minutes 33 seconds][Agent] : Yes. Yep. That's fine. Do you work in any of the following fields? Aviation. Is a pilot of crew, entertainment or sporting industry. Air Force, Army, armed forces. Or do you handle explosives? Yes or no? All right. Thank you. Do you regularly work underground or underwater? Work at above 10 meters, work offshore or carry a fire? Yes or no? No. All right, Thank you. Compose a duty space assessment just for recording purposes. I just need a yes or a no for this question. Have you had a cigarette in the last 12 months? Yes or no?

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

[6 minutes 7 seconds][Agent] : OK, OK. No worries. I'll put no to that. Yeah. So you're going without

a whole. You're going a whole 12 months without a cigarette? Pretty much.

[6 minutes 16 seconds][Customer] : Well, it's pretty close to 12 months, yeah.

[6 minutes 18 seconds][Agent] : Yeah. OK. Alright. So, OK, So just to confirm for recording no cigarette in the last 12 months. OK, that's all right. And confirming your employment status, are you currently employed or self-employed?

[6 minutes 25 seconds][Customer] : No employed.

[6 minutes 32 seconds][Agent] : Employed. Thank you. So pre tax income is the total annual remuneration paid to you by your employer before tax, including salary and regular commissions or balances, excluding super contributions. What is your annual pre tax income?

[6 minutes 49 seconds][Customer] : Is it like fortnightly or?

[6 minutes 51 seconds][Agent] : A whole year? Yeah, annual income before tax.

[6 minutes 50 seconds][Customer] : Yeah, Well, it's about 65,000.

[6 minutes 54 seconds][Agent] : Pre tax Yep. Alright, thank you. Based on your duties and your income, you can select the monthly benefit amount from \$1000 up to the maximum monthly benefit amount of \$3791.00. So that's the range that you can select from. So just have a think about how much you would like to be covered or how much you need to cover your rent and other expenses. What amount would you like me to quote on?

[7 minutes 26 seconds][Customer] : Yep, that's right. Thanks.

[7 minutes 39 seconds][Agent] : Yeah, that's alright. Take your time.

[7 minutes 39 seconds][Customer] : Cause 'cause that work. I get about two to a fortnight.

[7 minutes 44 seconds][Agent] : Uh huh.

[7 minutes 42 seconds][Customer] : So it's about 4000 a fortnight and that covers everything.

[7 minutes 48 seconds][Agent] : OK.

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

[7 minutes 51 seconds][Agent] : Would you like me to quote on 3791? That's the maximum, yeah. OK, we can adjust it later on if you like uh, but I'll just put it that figuring for now. Also, the waiting period is a non payment period that you must wait before the income benefits payable after the short

event. You can choose 30 days or 90 days. Please keep in mind the income benefits paid monthly in arrears many. If you choose a 30 day waiting period, your first payment will be 60 days after your first eligible decline.

[7 minutes 57 seconds][Customer] : Yeah, yeah.

[8 minutes 24 seconds][Agent] : Which waiting period would you like me to select?

[8 minutes 27 seconds][Customer] : That's 60 days. That's fine.

[8 minutes 29 seconds][Agent] : OK, do you mean 30 days, The 30 day waiting period? OK, that's fine.

[8 minutes 31 seconds][Customer] : Yeah, yeah.

[8 minutes 34 seconds][Agent] : Also, the benefit. Is the maximum amount of time that we'll pay the income benefit for anyone injury or illness. Your options are six months, a year, two years or five years. Which benefit. Would you like me to select?

[8 minutes 48 seconds][Customer] : Probably 6 months.

[8 minutes 49 seconds][Agent] : Six months? Yeah, that's fine. Just put in for six months. So the next step, Kasia, would be to take you through these health and master questions as the price and in terms of cover is determined on the outcome of these questions, which I'll take you through now. So we'll check on the final price, see if there's any extra terms that could be added in and also see if you're eligible as well. So I'll just read your pre honorable disclosure in order to get those questions up. I'll just grab your post code. What's your post code?

[9 minutes 15 seconds][Customer] : 5606. Yep. Port Lincoln?

[9 minutes 17 seconds][Agent] : So SA Port Lincoln South or Port Lincoln, mm hmm. OK, all good. And right now do you have any other questions for me?

[9 minutes 29 seconds][Customer] : No, not at the moment.

[9 minutes 30 seconds][Agent] : Yeah, that's alright. And also your premium is definitely, it will generally increase each year as you age. You can also find information about our premium structure on our website. But once we get that final price I can then show you the projection so we can have a look at what it might look like the following year. OK so the pre honor on disclosure it reads. Please

be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurance. Make sure of Australian service providers for the purpose of ministering your policy or handling claims. Our privacy policy tells you more, including how to access and collect your information and lodge a complaints about breach of the privacy by presenting you understanding our plan to purchase an income protection policy and as such you take reasonable care to not make any misrepresentations. The system is that you need to ensure they answer each question I ask you and they provide honest, accurate and complete answers. You need to answer each question in full if you have provided some information to us and any earlier discussions you have had. If you do not take reasonable care, you may breach of duty and if this happens you're insurer may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. Do you understand and agree to duty? Yes or no?

[9 minutes 48 seconds][Customer] : Yeah, Yeah.

[10 minutes 43 seconds][Agent] : MM Hmm, thank you. Our first questions about COVID-19 now. Have you been hospitalised for COVID-19 the last 12 months or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days, Yes or no? Yep, thank you. Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia. Yes or no?

[11 minutes 1 seconds][Customer] : No, yes.

[11 minutes 11 seconds][Agent] : Yes sorry thank you. Does your work require you to use explosives, travel to areas experiencing wars of unrest or work offshore? Yes or no?

[11 minutes 20 seconds][Customer] : No.

[11 minutes 22 seconds][Agent] : Are you a employed or B self-employed, A or BA? Have you been your current occupation for at least 12 months yes or no?

[11 minutes 29 seconds][Customer] : A Yes.

[11 minutes 36 seconds][Agent] : Do you intend to change your current occupation in the next 12 months? Yes or no? No. Do you have a second occupation that generates a taxable income? Yes or

no? No. And have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration? Yes or no?

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

[11 minutes 57 seconds][Agent] : No, thank you. And the next section is in our last two highlight please. We, we. I am required to obtain a confidence single figure measurement for reach in order to continue with the application. The system does not allow me to enter a box and figures words or hot light ranges. What is your exact height? How tall are you? Just one answers all we need.

[12 minutes 19 seconds][Customer] : That's a good question.

[12 minutes 20 seconds][Agent] : Yeah, that's right. We can tell you your last reading. That's alright.

[12 minutes 20 seconds][Customer] : I'm just under 6 foot 5 foot 5 foot 5 foot 12.

[12 minutes 31 seconds][Agent] : 4 foot each. Each 30 is 12 inches. Just take your time. We'll come back to it. What is your exact weight in kilograms, Pounds or stones?

[12 minutes 32 seconds][Customer] : Yeah, 127K.

[12 minutes 42 seconds][Agent] : Yep. OK. Alright, so just think back to your height. I know you're around that 6 foot range, but do you know?

[12 minutes 53 seconds][Customer] : I'm just under 6 foot because my daughter's 6 foot and she's like a hand higher than me. So Yep.

[12 minutes 58 seconds][Agent] : Alright, OK, all right.

[13 minutes][Customer] : So I, I, I'm pretty sure it's like 5 foot 12 or something.

[13 minutes 4 seconds][Agent] : OK, 'cause 5 foot tall is 6 feet. Is that your last reading?

[13 minutes 9 seconds][Customer] : Yeah, that, that was a few years ago. So.

[13 minutes 12 seconds][Agent] : Now let me just just check, OK, That's all right. Just check. OK, Yeah, 'cause each feet is each foot is 12 inches, so that means 5 feet, 12 inches is actually 6 feet, but just take your time.

[13 minutes 33 seconds][Customer] : OK, well, well, I I was told last night it was 512.

[13 minutes 37 seconds][Agent] : We'll come back to that 512.

[13 minutes 43 seconds][Customer] : Yeah, yeah.

[13 minutes 44 seconds][Agent] : So that's six feet, Yeah, so 6 feet 0 inches then. OK, alright, no worries. I'll put it 6 feet 0 inches. Have you have you experienced any unexplained weight loss of more than 7 kilograms in the last 12 months? Yes or no? Yep. OK. Could you explain your weight loss or you or because we're asking for unexplained. OK, That's fine. Mm. Hmm.

[14 minutes 9 seconds][Customer] : Yes, yeah, yeah, I, I can because it, it's like I've put myself on to weight loss drinks and stuff to lose weight.

[14 minutes 27 seconds][Agent] : Hmm. Mm. Oh, no worries.

[14 minutes 27 seconds][Customer] : Cause originally 12 months ago, I was actually 140 kilos.

[14 minutes 31 seconds][Agent] : Alright, good on you.

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

[14 minutes 32 seconds][Agent] : So now you're 127, but could you even explain it? That's good.

[14 minutes 42 seconds][Customer] : Oh, no, no.

[14 minutes 36 seconds][Agent] : But we're asking for if have you experienced any unexplained weight loss or more than 7 kilograms in the last 12 months? OK, that's fine. Oh, good. Thanks for confirming that. And so I'll just confirm what I've got here. So 127 kilos and six feet and 0 inches as your height.

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

[14 minutes 52 seconds][Agent] : OK, thank you. To the best of your knowledge, are you infected with or you're in a high risk category for contracting HIV which causes AIDS? Yes or no travel? Do you have definite plans to travel or a site outside Australia, IE booked? There will be booking travel within the next 12 months, yes or no? No. All right, fantastic. Do you have existing income protection cover? Yes or no?

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

[15 minutes 17 seconds][Agent] : No. All right, thank you. So the next section is medical history. Have you ever had symptoms of been diagnosed with that credit fall or intend to seek medical advice for any of the following? So I'll read you each category as it pops up and then you just answer with a yes or a no. First category, cancer, tumour, molar cysts including skin cancer,

sunspots, Melanoma or leukemia. Yes or no? Have you ever had an abnormal cervical smear? Yes or no? Now the que next question, what was the abnormality described as by your doctor? So first category is HPV, human papilloma virus or wart virus AN1CN2. The second one is CIN 3. The third category, abnormal cells, precarious lesion slash cells or cervical dysplasia. And the fourth one is that number three, OK. The 4th ones actually don't know, but I'll put #3 like you said. So was your treatment successful with normal follow up cervical smear sits, yes or no?

[15 minutes 47 seconds][Customer] : No, yeah, yeah #3 Yep.

[16 minutes 25 seconds][Agent] : Yes. OK, done. That's what we need to know. So new category, stroke, chest pain, palpitations or heart conditions such as they're not limited to heart attack and angina or high blood pressure. Yes or no? No high cholesterol, thyroid condition, or neurological symptoms such as dizziness or fainting. Yes or no diabetes, Raised blood sugar, impaired glucose tolerance, or impaired fasting glucose. Yes or no. Hepatitis only disorder for liver, stomach, bowel, gallbladder or pancreas. Yes or no?

[16 minutes 38 seconds][Customer] : No, no, no, no.

[17 minutes 1 seconds][Agent] : No and epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Yes or no. Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Yes or no. Any illegal drug use, abuse, or prescription medication or received medical advice or counseling for alcohol consumption. Yes or no? No. Alright, thank you. Disorder of the kidney or bladder. Yes or no? Blood disorder disease. Yes or no?

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

[17 minutes 34 seconds][Agent] : Fantastic. Next one is asthma or other respiratory disorder, excluding childhood asthma. Yes or no.

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

[17 minutes 43 seconds][Agent] : So based on your response, please answer yes or no for each of your following. So now we'll just break it down to smaller parts, then say yes or no. The first category, sleep apnea, emphysema, chronic obstructive pulmonary disease or any other chronic or

any other chronic respiratory disease excluding asthma. Yes or no.

[18 minutes 2 seconds][Customer] : For the chronic obstructive pulmonary disease.

[18 minutes 6 seconds][Agent] : OK. COPD, chronic. Yep. OK, I put yes, that's all right. All good.

And the next one is asthma, yes or no?

[18 minutes 8 seconds][Customer] : Yeah, well, it used to be that, but no, it's the COPD now. Nah, I've lived with it my whole life.

[18 minutes 18 seconds][Agent] : Oh, OK, So we still we've put it in here because we do ask, have you ever so if you is this childhood asthma or just oh, OK, no worries. We're called asthma into the application as well. So follow up questions about your asthma, Have you required any treatment or used any medication for your asthma within the last two years? Yes or no? Yes. OK, so do you only use inhalers, example Ventolin, Butkaniel etcetera? Yes or no?

[18 minutes 42 seconds][Customer] : Yes, Yes.

[18 minutes 52 seconds][Agent] : Yes. Do you require more than one type of inhaler? Yes or no? No, that's good. And are your symptoms seasonal or exercise induced only yes or no? No, that's fine. Have you been admitted to a hospital for your asthma in the last 12 months? Yes or no? No, no, that's fine. That's all I need to know. So new category, back or neck pain or disorder? Yes or no.

[18 minutes 57 seconds][Customer] : No, no, no, no.

[19 minutes 22 seconds][Agent] : Arthritis, chronic pain, gout repair, Australian injury, chronic fatigue syndrome or fibromyalgia. Yes or no?

[19 minutes 30 seconds][Customer] : Oh, I get. That's right.

[19 minutes 32 seconds][Agent] : That's right. Yeah, I'll put yes. So based on your responsibility, that's a yes or no for each file. So it actually breaks down to six parts, but the just answer yes or no for each one. First one is arthritis, then I'll put yes, it's a osteoarthritis. Yes or no? Yes. Alright, thank you. Have you experienced any symptoms within the last 12 months, yes or no?

[19 minutes 47 seconds][Customer] : Yes, Yes.

[19 minutes 56 seconds][Agent] : Yes. Alright, thank you. OK, that's what we need about the arthritis. Now the next one is chronic pain. Yes or no? No. A gout. Yes or no. Repetitive strain injury.

RSI or occupational overuse syndrome. OOS. Thank you. So I've got no chronic fatigue syndrome.

Yes or no?

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

[20 minutes 16 seconds][Agent] : No and fibromyalgia. Yes or no? Thank you. Joint or muscle pain, Ligament injuries, including a replacement or reconstructive surgery. Yes or no? Yep. That's fine. That's all your ankle on your wrist, right? Yeah. OK.

[20 minutes 22 seconds][Customer] : No, yeah, yeah, yeah.

[20 minutes 36 seconds][Agent] : No, that's alright. Yeah. No, that's alright.

[20 minutes 37 seconds][Customer] : And that's where my arthritis is, too.

[20 minutes 41 seconds][Agent] : Yeah. Arthritis.

[20 minutes 43 seconds][Customer] : Yeah. My osteoarthritis is in my wrist.

[20 minutes 43 seconds][Agent] : Oh, yeah, on your wrist.

[20 minutes 48 seconds][Customer] : Yeah, yeah.

[20 minutes 52 seconds][Agent] : Yeah. OK. No, that's all right. We recorded. So. So far we've recorded. OK, so we have the abnormal Pap smear and, you know, the COPD's recorded in and so is the arthritis, but this is something a little bit different. So we can record this into the application. Don't just ask the following. Have you ever had any of the following tendonitis, elbow pain, shoulder pain, hip pain, knee pain, Replacement or reconstructive surgery? Yes or no? No. Alright, thank you. So do you have any muscle and or ligament injuries from which you have not fully recovered from?

[21 minutes 6 seconds][Customer] : No, no, sorry. What was that?

[21 minutes 37 seconds][Agent] : Oh yeah. So do you have any muscle and or ligament injuries from which you have not fully recovered from?

[21 minutes 43 seconds][Customer] : No.

[21 minutes 44 seconds][Agent] : None. OK, Alright. Thank you. All right. So in other words, you've recovered from your wrist injury and you also recovered from your ankle injury as well?

[21 minutes 57 seconds][Customer] : Yep.

[21 minutes 58 seconds][Agent] : Yep. OK, no worries.

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

[22 minutes][Agent] : I'll double check if we do need to record something like that into the application because that question doesn't ask for elbow, shoulder or knee, only ask for those. But we might need to rec for wrist and ankle as well 'cause W was that all within the last three years?

[22 minutes 15 seconds][Customer] : Oh, sorry. Yes.

[22 minutes 16 seconds][Agent] : That was all within the last three years, the ankle and the wrist injury.

[22 minutes 19 seconds][Customer] : Yep.

[22 minutes 19 seconds][Agent] : OK, that's fine. I think we, yeah, we'll record that into the application, but OK. And the next one, osteo osteoporosis, osteopenia, yes or no. Fantastic. And any defect of hearing or sight either which is corrected by glasses or contact lenses, yes or no?

[22 minutes 29 seconds][Customer] : No bye.

[22 minutes 38 seconds][Agent] : No, thank you. Down to the last six questions other than what you had already told about. In the past three years, have you sought medical advice or proven by a medical practitioner specialist or 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? No. Alright, thank you. OK, so right, for the next question to just pop up, it's a bit slow at the moment. Other than what you're already told about, are you contemplating seeking medical advice or any symptoms you're currently experiencing within the next two weeks, yes or no?

[23 minutes 1 seconds][Customer] : No, Sorry. What was that?

[23 minutes 27 seconds][Agent] : Oh yeah. So, other than what you're already told about, are you contemplating seeking medical advice or any symptoms you're currently experiencing within the next two weeks? Yes or no? No. Alright, other than what you're already told about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury? Yes or no?

[23 minutes 37 seconds][Customer] : No in in a year. Is that what it said?

[23 minutes 51 seconds][Agent] : No, it's other than what you're already told about.

[23 minutes 56 seconds][Customer] : No.

[23 minutes 54 seconds][Agent] : Have you ever during your working career required more than two consecutive weeks off work due to illness or injury? No. Alright, that's fine. Just with the wrist and the ankle injury. What was the nature of the injury, by the way?

[24 minutes 7 seconds][Customer] : So I broke my wrist and I broke my ankle.

[24 minutes 11 seconds][Agent] : Yeah, was just like a broken bone for both of them. OK.

[24 minutes 16 seconds][Customer] : So my wrists are actually shattered in 12 spots, Yeah.

[24 minutes 20 seconds][Agent] : Yep, Yeah, there's a broken bone.

[24 minutes 22 seconds][Customer] : And my ankle, yeah, is just broken, yeah.

[24 minutes 26 seconds][Agent] : Yep. OK, we'll record it up here back in that three years question. I just want to see if I can capture it into any one of those categories there. Alright. OK. So these were so the wrists are shattered in 12 spots. Was that like a broken bone? Is that what you mean?

[24 minutes 47 seconds][Customer] : Yeah, yeah.

[24 minutes 48 seconds][Agent] : Oh, OK. And so was the ankle. So both were broken bones.

[24 minutes 51 seconds][Customer] : Yep.

[24 minutes 51 seconds][Agent] : So if if we recovered from them, we can actually put this down in this category here because it was in the last three years. Broken bone due to injury, 100% recovery. Would that be correct?

[25 minutes 1 seconds][Customer] : Yeah, Yep.

[25 minutes 2 seconds][Agent] : Yeah. OK, no worries. All, all done, recorded in the application. Southport Yes. So that's covered off now. Family history We were referred to immediate family. We are referring to your mum, dad, brothers or sisters only. To the best of your knowledge, have any of your immediate family living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease or familial and hematus polyposis? Yes or no? And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other heritage disease prior to age 60? Yes or no? Sorry here. Oh, OK. That's what we're referring to. Prior to age 60, no. OK. So in that case that question would be no.

[25 minutes 28 seconds][Customer] : No, yes, not, not prior to age 60, No, no, no 'cause my mum passed away at age 65 apart earlier.

[25 minutes 59 seconds][Agent] : OK, so here, So just with that, just for recorded purposes, I've just asked a question to the best of your knowledge, have any of your immediate family suffer from cancer, heart condition, stroke or other horetical disease prior to age 60? Yes or no Bye. Thanks Cassia. That's for confirming. So this just takes us through to the very last part. Hazardous pursuits other than one off events like this certificate of vouchers you engage in or tend to engage in any of the following aviation events are fare paying passenger on a recognised airline, motor racing, parachuting, mountaineering app, sailing, scuba diving, definitely 40 metres, cave or wreck diving or any other hazardous activity yes or no.

[26 minutes 12 seconds][Customer] : No, not now.

[26 minutes 45 seconds][Agent] : That's right. So you used to but not anymore and that's it.

[26 minutes 43 seconds][Customer] : No, no, no, no.

[26 minutes 55 seconds][Agent] : Oh, OK, that's alright.

[26 minutes 50 seconds][Customer] : Well, I actually planned to go skydiving next year, but then I broke my ankle the same day I planned it, so now I won't do skydiving.

[26 minutes 59 seconds][Agent] : No worries. So would that be if in future would that be like A1 soft type thing only just to check it just to try it out?

[27 minutes 6 seconds][Customer] : Yeah, yeah.

[27 minutes 7 seconds][Agent] : Yeah. OK.

[27 minutes 10 seconds][Customer] : OK.

[27 minutes 7 seconds][Agent] : Now so it excludes one time or one off events like you know, you get a gift to get a voucher. So just overall with that question, yes or no?

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

[27 minutes 17 seconds][Agent] : No, OK, that's fine. When that comes to you and those questions, I'll just check on the outcome for you. And just while I get that out come for you, just also like to make you aware there are other inclusions within this income protection policy. There is a final

expenses benefit that pays \$10,000 in the Fed that you pass away that could help out with things like final expenses. And there is also rehabilitation benefits included in there as well. So keep that in mind. Yeah, please.

[27 minutes 47 seconds][Customer] : Sorry I've just got a question Cos I already got funeral insurance through you.

[27 minutes 52 seconds][Agent] : Yep.

[27 minutes 52 seconds][Customer] : So will that like will that still be paying as well?

[27 minutes 57 seconds][Agent] : That's fine.

[27 minutes 57 seconds][Customer] : Like so will I still pay my funeral insurance as well as like this one if I approve that?

[28 minutes 2 seconds][Agent] : Oh, that's fine. Yeah. Yeah, that's fine.

[28 minutes 5 seconds][Customer] : OK.

[28 minutes 5 seconds][Agent] : You can. Were you looking to replace the funeral policy?

[28 minutes 9 seconds][Customer] : No, no, no, no.

[28 minutes 10 seconds][Agent] : Oh, OK. OK. No, that's fine. Because that's fine. Because you can just keep what you already have and you can also have the income protection cover as well. OK, Because it it's pretty much a component of the income protection cover.

[28 minutes 15 seconds][Customer] : Yes, yes.

[28 minutes 26 seconds][Agent] : Yeah, alright. So some great news. Congratulations Katya, your application's approved with below terms. Now there has been a some changes, some adjustments here. So maximum benefit amount and benefit. \$5000 and a two year benefit period. Now, the reason is this is due to other respiratory disorder which you've mentioned a COPD, there's been a premium adjustment. Again, that's due to other respiratory disorder according to how you've answered those questions. And also there's been a loading, this was due to BMI. So we've taken all that on board. However, there has been a premium adjustment. So I'll advise of the premium very shortly. And there have been a couple of inclu exclusions here. So due to the way that you've entered the the respiratory question other respiratory disorder, there has been exclusion here for

you applied other respiratory disorder. No benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from any respiratory disorder, including sleep apnea. And also due to the way that you answered the arthritis question for osteoarthritis, this following exclusion applies for you Osteoarthritis with symptoms within the last 12 months. No benefit will be payable under this policy for any claims arising as a result of arthritis.

[28 minutes 52 seconds][Customer] : Yep, Yep, Yep.

[29 minutes 59 seconds][Agent] : So those two exclusions I mentioned, other respiratory disorder and osteoarthritis apply to you. But the great news is you have been approved for this cover, the premium \$57.73 a fortnight. Does that sound affordable?

[30 minutes 14 seconds][Customer] : Yeah, yeah, that does.

[30 minutes 15 seconds][Agent] : Yep, all good. Now I'll just bring up a premium projection. So we'll just have a look at what it might look like next year. So please be aware all our premium projections are indicative only and see that you do not make any amendments to cover. As an indication, if you make no change to the policy, your premium next year will be \$58.16 a fortnight.

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

[30 minutes 37 seconds][Agent] : Just keep that in mind. All right, but it as you have been approved. You happy with that? I'll get you covered. I'll get all those documents posted to your report link and address today. When you get these documents, take your time, have a read through any questions. Our contact details will be on the documents. This policy also gives you a 30 day call in my period just in case you change your mind. You're not required to pay anything today. Cassia. You select your preferred method of payment and select the payment date of your choice so you can push it out to date that you prefer. We can either align to your pay date if you like. Today is Monday, 11th of Nove. Nove, November. And what day would you prefer for the first payment you choose?

[31 minutes 12 seconds][Customer] : It'd been like next Wednesday.

[31 minutes 14 seconds][Agent] : Mm Hmm. Yep, next Wednesday. I'll just check that date for you next Wednesday. Next Wednesday is the 20th of November.

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

[31 minutes 27 seconds][Agent] : Yep, I'll make it 20th. And then from there, it'll be every fortnight on a Wednesday after that, and one after that one be the 4th of December and so forth. I'll just grab your address. I'll get this work that posted out to you. What's your address in Port Lincoln?

[31 minutes 39 seconds][Customer] : 111 Oxford Terrace.

[31 minutes 44 seconds][Agent] : Yep, got it. So triple one, 111, Oxford Terrace, Port Lincoln, SA 606. And that's also your mailing address as well. Yep. All right, thank you. And your title, what should we have it as, Missus Smith or Missus? Yep, thank you. And your e-mail address is cssl.milligan@gmail.com. Yep. Alright, thank you. I'll get a welcome in all set. So you should get that the next half hour, which would include a soft copy of Pol schedule and also it'll it'll show your policy number as well. Is Milligan spelled with 1L or 2L's?

[31 minutes 48 seconds][Customer] : Yep, yes, MI double S Yep, Yep, 2L's.

[32 minutes 24 seconds][Agent] : Yeah, L's OK. I think I'm just checking because it would shows you one L, so I'll just add in the extra L OK. OK, here we go. So and your first name's spelled CA double SIA- Lee. Yep. All right. Thank you. How how do you normally like to set up your direct debits? Would you prefer to use a card like Visa, MasterCard or just a regular DSPN account number? What do you prefer? That's all right. You can choose on more.

[32 minutes 39 seconds][Customer] : Yes, I can't remember how my funeral 1 is set up. Maybe just the BSc and account number?

[33 minutes 2 seconds][Agent] : Yeah, that's fine. If you start off with that, but then you want to switch it over, Yeah, that's fine. Just call our support team and apply to switch it over to card. Is that a cheque or a savings account?

[33 minutes 10 seconds][Customer] : Yep, pardon saving.

[33 minutes 14 seconds][Agent] : Is that a cheque or a savings account that you have savings? Yep. And is it just under your first and last name, the bank account name? Yep. OK, I'll just note down the BSB number and then the account number.

[33 minutes 22 seconds][Customer] : Cathy Lee Milligan Hang on, I'll just gotta look it up.

[33 minutes 32 seconds][Agent] : Yeah, that's fine. All right. Mm, hmm. Mm, hmm. Yep.

Commonwealth Bank.

[33 minutes 56 seconds][Customer] : OK, so 06 5508 BSB and.

[34 minutes 17 seconds][Agent] : Mm, hmm. Mm hmm.

[34 minutes 15 seconds][Customer] : The account number is 102 72311.

[34 minutes 23 seconds][Agent] : OK, so it's a Commonwealth Savings account under your name, Cathie Lee Milligan, BSB 065508, account number 10272311.

[34 minutes 35 seconds][Customer] : Yep.

[34 minutes 35 seconds][Agent] : Yep, all good. And I'll make the first debit like you said, 20th of November, which is next Wednesday. All I need to do here is reach you this declaration and that will get you covered and there'll be a few questions here to answer with the yes or no. Once that's done, you'll be covered. And if you'd like to write down the policy number, just have a pen and paper handy. If not, that's fine. It'll show on the e-mail that I'll be sending to you and it'll also show on the documents as well. So just gonna upload that declaration just while I do that. I'll just confirm all the details here. All correct. So you've confirmed those who go in last 12 months, your date of birth 31st December, 87, female and Australian resident mobile is 0459158330.

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

[35 minutes 16 seconds][Agent] : All correct MM hmm thank you OK so declaration rates at the following and again calls are recorded. This rates. Thank you Cassia Lee Milligan is important. I understand the following information. I'll ask for the agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real income protection is issued by Hanover law free of watch Elijah Ltd who will refer to as Hanover Hanover arrangement with Greenstone Financial Services. I'll refer to as GFS trading as real insurance to issue and arrange this insurance on its behalf and that relies upon the information provided when assessing the application. That includes the information we initially collected from you to provide a quote. Hanover had set a target market determination for each product which described by consumers. This product is designed for Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of due to take reasonable care that you agreed to.

[36 minutes 12 seconds][Customer] : Yes.

[36 minutes 7 seconds][Agent] : Can you please confirm you have answered all of our questions in accordance with your duty, yes or no Thank you. We may from time to time provide offers to you via the communication methods you provide to us in relation to other products and services. By agreeance of this declaration. You can send the last to contact you for this purpose until you opt out. You can offer this at any time by contacting us except the cover provides the following insurance cover for Casio Lee Milligan. A monthly insured amount of 3007 three thousand. I'm sure that's again sorry. A monthly insured amount of \$3791.00 with a one period of 30 days and a for a period of six months. The monthly income benefit payable in the event of a claim may be less than the monthly short amount as your income benefit is limited to 70% of your average monthly income over any 12 consecutive months during the two years before you suffered your deciding sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources. There is a final expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in place. In addition to the standard exclusions contained within the PDS, the final exclusion's applied Ocasio Lee Milligan Income Protection benefit.

[37 minutes 25 seconds][Customer] : None.

[37 minutes 18 seconds][Agent] : No benefit will be payable for any DIS for any disability, condition, disease, disorder, treatment or complications related to or arising from any respiratory disorder, including sleep apnea for Cashier Lee Milligan income protection benefit. No benefit will be payable under this policy for any claims arising as a result of arthritis. Well cashier Lee Milligan income protection benefit a loading was applied through the application process, but I agree to this declaration. You agreed to any non standard exclusions or loadings placed in your policy and you understand they will remain in place for the law for the policy. You may request for any of these alternatives to be reviewed at any time by calling us. Your card expires on November 2020, 5312 AM. Your premium for your first year of cover is \$57.73 per fortnight. Your premium is a step premium, which means it will be calculated. Each policy anniversary will generally increase each year, including your premium is an amount payable by Hanover to GFS of between 37% and 51% to

cover costs. Your premium will be debit from your nominated bank account in the name of Cathy Lee Milligan, which are authorized to go from and provide to us the policy documentation. PDS and FSG will be mailed to you if you have provided us with an e-mail address the policy. The documentation will also be emailed to you today. You should carefully consider these documents to ensure the product mention needs. You have a 30 day cooling off.

[38 minutes 44 seconds][Customer] : None.

[38 minutes 38 seconds][Agent] : Where you may cancel your policy and in premium you may have paid will be refunded in full unless you've lodged a claim that risks associated with the placing policies. As your new policy may not be identical to existing cover, we recommend that you do not cancel any existing policy and if you have received then reviewed our policy in full. We have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. Do you understand and agree with the declaration, yes or no? Thank you. Would you like any other information or would you like me to read any part of the PDS to you? Yes or no?

[39 minutes 7 seconds][Customer] : Yes, no, that's OK.

[39 minutes 15 seconds][Agent] : All right, all good. That's it done. So you're covered as of today. Welcome to Real Insurance First debit 20th of November. Like you said, email's just been sent. Get that shortly. And what compact you should get in about two to five working days. Just grab your policy number. Would you like to write it down?

[39 minutes 37 seconds][Customer] : No, that's OK. It'll be on the e-mail.

[39 minutes 40 seconds][Agent] : Yeah, it would be. So have a read through and any questions? Yeah, just call. I'm happy to discuss anything about your policy. And that's all done. That's all set up for you.

[39 minutes 52 seconds][Customer] : No worries. Thank you.

[39 minutes 54 seconds][Agent] : OK. Thanks, Cassia. Enjoy the rest of your day. All right, bye now.

[39 minutes 56 seconds][Customer] : You too. Bye.