

[0 seconds][Customer] : Hello.

[2 seconds][Agent] : Hello, good morning. Listen, my name is Michael calling back from real insurance. How are you today?

[7 seconds][Customer] : Yep. I'm good, thank you. Yeah.

[8 seconds][Agent] : That's good to hear. Listen, I'm just giving you a call back here today to follow up on the income protection that we're discussing a couple of days ago.

[15 seconds][Customer] : Yep.

[15 seconds][Agent] : Uh, just complete this health and lifestyle questions and have a look into that protection for you.

[21 seconds][Customer] : Yep.

[20 seconds][Agent] : Umm, so I can assist you with that. Just let you know that all of our calls are recorded.

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

[25 seconds][Agent] : Any advice to provide is general nature may to be suitable to your situation.

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

[31 seconds][Agent] : So now can you just confirm your full name and date of birth for me please?

[36 seconds][Customer] : September 15th. September 92.

[40 seconds][Agent] : Lovely. Thank you very much. So listen up. So last time we were speaking, we're looking into some protection for your income there.

[48 seconds][Customer] : Yep. There's like 5 questions left or something.

[48 seconds][Agent] : Just, yeah, we're looking to, uh, first of all of our calls are recorded. Any advice that provided use general nature, may it be suitable to your situation.

[59 seconds][Customer] : Yep, Yep.

[59 seconds][Agent] : We're looking to that \$5250 per month benefit there with a 30 day waiting period, a one year benefit. So that way, if you're ever unable to work due to a disabling sickness or injury and you suffer a loss of income, we're able to step in, help out, Umm, during that time. There for yourself, listener, How'd you go? The holiday before the rain. It was a terrible day.

[1 minutes 21 seconds][Customer] : Oh man, it's like, it's like still yesterday. We're still like that tracking right now.

[1 minutes 29 seconds][Agent] : Yeah.

[1 minutes 28 seconds][Customer] : Everything is stuffed up. Yeah, sorry, I'm not being robot. Yeah, I, I, I unders. I knew there was only like 2 questions. I have like 15 minutes left of our time.

[1 minutes 38 seconds][Agent] : Yeah.

[1 minutes 38 seconds][Customer] : Sorry about that.

[1 minutes 39 seconds][Agent] : No, that's OK.

[1 minutes 40 seconds][Customer] : But yeah, look, I'm still interested, but how much is this one gonna cost me?

[1 minutes 46 seconds][Agent] : Yep.

[1 minutes 46 seconds][Customer] : A month or something?

[1 minutes 46 seconds][Agent] : So with with that one, we got through most of those telephone masks, all questions.

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

[1 minutes 52 seconds][Agent] : So at the moment it it's still remaining at \$41.20 per fortnight. So just a little bit over \$20 a week's going to give you that protection of your income now.

[1 minutes 56 seconds][Customer] : Yep, yes, right. And if I wanted more out of it, like how much more you going to charge me?

[2 minutes 8 seconds][Agent] : OK, let me see.

[2 minutes 9 seconds][Customer] : Like to add some more stuff onto it?

[2 minutes 12 seconds][Agent] : Yeah. Let me just have a look. So that's actually the the top level of cover that we're able to offer to you there. Listen up.

[2 minutes 26 seconds][Customer] : Yep.

[2 minutes 21 seconds][Agent] : So just need to make sure that the rest of these questions are answered and then I'll be able to give you the final price. But everything's looking pretty healthy and pretty good so far.

[2 minutes 29 seconds][Customer] : OK, Yep.

[2 minutes 33 seconds][Agent] : Just a reminder there as well. Listen, I just need to ask, has anything changed in relation to your health and lifestyle questions, your duties based assessment or your smoking status since we previously spoke?

[2 minutes 45 seconds][Customer] : Not really, no. Can I say that? I might. I might. I haven't yet, but probably around Christmas. I might have a few drinks and have stickies, but I that's it. One or two, I don't know. Yeah.

[2 minutes 59 seconds][Agent] : OK, no worries that that's OK.

[3 minutes 2 seconds][Customer] : I don't need to be drinking stuff. Yeah, but.

[3 minutes 2 seconds][Agent] : That's OK, no worries. So, yeah, we, we know that of course, you know, everything's done that time of application there. So if something did happen in the future, that's up to yourself, to the center, but we didn't know you down and just, uh, uh, not have your cigarette in the last 12 months. Is that correct?

[3 minutes 19 seconds][Customer] : No, no, not yet. No.

[3 minutes 21 seconds][Agent] : OK, no worries. So E everything's done at time application. So if you decide to become a smoker or you decide that, you know, just have a social cigarette after a drink or two, umm, that's completely fine. Umm, everything is done at the time application. We won't then consider you to be a smoker in the future.

[3 minutes 39 seconds][Customer] : Oh, no, I don't buy. I don't. I don't buy every secret, a pack a week or that sort of thing. You know how to do that.

[3 minutes 39 seconds][Agent] : OK, Yeah, it's no, it's just like when.

[3 minutes 45 seconds][Customer] : It's all like a social thing. Yeah.

[3 minutes 46 seconds][Agent] : MMM, no worries. So and then nothing else has changed in regards to the other questions that you've answered, the Judy's base assessment or your health and lifestyle questions.

[3 minutes 57 seconds][Customer] : No, I'm still the same. Yeah.

[3 minutes 58 seconds][Agent] : Perfect, lovely, perfect. Glad to hear you haven't got sick of the last

couple of days. So now what I'm going to do here is just to finish off with these yes or no answers. Just a reminder about the pre underwriting disclosure that you agreed to when going through these questions. Just to continue to remain honest and truthful when answering these.

[4 minutes 9 seconds][Customer] : Yep, Yep.

[4 minutes 20 seconds][Agent] : So, have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following? The first one here is cancer, tumor, mole, or cyst, including skin cancer, sunspots, Melanoma, or leukaemia.

[4 minutes 36 seconds][Customer] : Nope, Nope. A what?

[4 minutes 38 seconds][Agent] : Have you ever had an abnormal cervical smear, an abnormal cervical smear, or an abnormal pap smear?

[4 minutes 48 seconds][Customer] : No. Nope.

[4 minutes 50 seconds][Agent] : Next one here is a stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure, a high cholesterol, thyroid condition, or neurological symptoms such as dizziness or fencing.

[5 minutes 7 seconds][Customer] : Nope.

[5 minutes 8 seconds][Agent] : Next one is diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose.

[5 minutes 15 seconds][Customer] : No. Oh God no.

[5 minutes 17 seconds][Agent] : Next one is hepatitis or any disorder of the liver, stomach, bowel, gallbladder, pancreas, epilepsy, major neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Anxiety, depression or stress.

[5 minutes 33 seconds][Customer] : Not Nope.

[5 minutes 37 seconds][Agent] : Require medical treatment or any other mental health disorder.

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

[5 minutes 43 seconds][Agent] : Any illegal drug use, abuse or prescription medication or received medical advice or counselling for alcohol consumption. A disorder of the kidney or bladder. A blood disorder or disease. Asthma or other respiratory disorder, excluding childhood asthma.

[5 minutes 54 seconds][Customer] : Nah, Nope, Nope, Nope.

[6 minutes 4 seconds][Agent] : Back or neck pain or disorder.

[6 minutes 7 seconds][Customer] : Breath or neck and these type of work.

[6 minutes 11 seconds][Agent] : Of course, O obviously, you know, general wear and tear, it's, it's going to happen to anyone.

[6 minutes 16 seconds][Customer] : Yeah. Not the long term.

[6 minutes 16 seconds][Agent] : But do you have like any back or back pain or disorder?

[6 minutes 18 seconds][Customer] : No, no, no, no, no, no. I don't have that. Nope.

[6 minutes 21 seconds][Agent] : No, next O next one is arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia, osteoporosis, osteopenia.

[6 minutes 36 seconds][Customer] : What's that?

[6 minutes 37 seconds][Agent] : It is give me one second. Let me just bring up a definition. Not too sure exactly myself either. Umm, so osteoporosis is a, a bone, a bone disorder.

[6 minutes 52 seconds][Customer] : Yeah, it's a note.

[6 minutes 50 seconds][Agent] : So let's bring it up for you. Osteoporosis is a disease of the bone. They become weak and brittle and are more likely to fracture. Osteopenia is a bone condition categorized by bone loss that is not as severe as osteoporosis. Yes or no?

[7 minutes 6 seconds][Customer] : Nope. Nah. Oh, Nope.

[7 minutes 7 seconds][Agent] : No Perfect Any defect of hearing or sight other than which is corrected by glasses or contact lenses and joints or muscle pain. Ligament injuries, including replacement or reconstructive surgery. Joints or muscle pain. Ligament injuries, including replacement or reconstructive surgery.

[7 minutes 24 seconds][Customer] : Pardon of. I had like a road in my leg four years ago. Does that, Does that? Is that something or not?

[7 minutes 42 seconds][Agent] : Was that due to a broken leg? Like a broken bone?

[7 minutes 43 seconds][Customer] : I broke my I broke, yeah, I broke my leg. Yeah. Like footy?

[7 minutes 45 seconds][Agent] : OK yeah, plain foot. I know. It's terrible. Are I umm, yeah, too many

injuries with footy muscle as well.

[7 minutes 49 seconds][Customer] : Yeah, yeah.

[7 minutes 53 seconds][Agent] : Umm, So, uh, that's that's OK. That's umm, joint or muscle pain ligament. So this is more so around the joint or muscle. But you said yours was a broken bone, umm, and then ligament injuries including replacement or reconstructive surgery. So umm, it was none of those. It was just a broken broken bone, is that correct?

[8 minutes 14 seconds][Customer] : Yeah, I think there's. Yeah, it's just, yeah, just a broken bone, that's all. Mm Hmm.

[8 minutes 17 seconds][Agent] : No worries, next one here is other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests for biopsy, Right.

[8 minutes 35 seconds][Customer] : No, no, I'm fine.

[8 minutes 43 seconds][Agent] : Lovely. And I just want to confirm with the broken bone that was due to an injury and you have had 100% recovery, is that correct?

[8 minutes 46 seconds][Customer] : Good, yes, Running. I'm playing again. I'm playing footy again.

[8 minutes 51 seconds][Agent] : Lovely, so perfect.

[8 minutes 55 seconds][Customer] : Yes.

[8 minutes 54 seconds][Agent] : No worries. So answer yes. Maybe you're like stronger now. It's got a metal rod in it.

[8 minutes 58 seconds][Customer] : Oh yeah, definitely. I love it.

[9 minutes 1 seconds][Agent] : Run harder. And what position do you play at the center?

[9 minutes 4 seconds][Customer] : Yeah, let me check in Royal.

[9 minutes 6 seconds][Agent] : 2nd row? Yes, my favorite position. I used to be a second row or a lock sometimes.

[9 minutes 10 seconds][Customer] : Yeah, that that way, that way they just, they'd be like, Oh yeah, the fastest out of the folds, but the slowest out of the like.

[9 minutes 17 seconds][Agent] : Exactly, You know, in the middle, middle. That's why I started as a prop. And I was like, oh, these, these guys are pretty big. I'm running straight into a brick wall. And I slowly shifted out to the to the second row in the lock.

[9 minutes 29 seconds][Customer] : Yeah, that's it. That's it.

[9 minutes 30 seconds][Agent] : Don't have to run into the big guys.

[9 minutes 31 seconds][Customer] : You gotta be smart.

[9 minutes 32 seconds][Agent] : Yeah, and other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

[9 minutes 43 seconds][Customer] : No, I don't have any symptoms.

[9 minutes 46 seconds][Agent] : Lovely. And then, other than what you have already told me about, have you ever during your working career, required more than two consecutive weeks of work due to illness or injury?

[10 minutes 1 seconds][Customer] : Kinda broke my leg. I had to take like, yeah, it's just that I've never, I've never done.

[10 minutes 4 seconds][Agent] : Yep, just a broken bone, no worries. So we just noted down the broken bone. It's 100% recovered industries when injuries are no problem.

[10 minutes 8 seconds][Customer] : I've never had a picture ever in my life of yeah, yeah, yeah. That was like 4. That was telling was like 4-5 years ago, yeah.

[10 minutes 17 seconds][Agent] : Uh, to the both perfect, no worries. To the best of your knowledge, have any of your immediate family, so this is mother, father, brother or sister, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington disease, or familial adenomatous polyposis? To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to the age of 60?

[10 minutes 28 seconds][Customer] : Leaving no no.

[10 minutes 52 seconds][Agent] : And last question here, now listen up. Other than one off events, gift certificates, slash vouchers, do you engage in or intend to engage in any of the following aviation

other than as a fare paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity?

[11 minutes 17 seconds][Customer] : What does that mean?

[11 minutes 19 seconds][Agent] : Yeah, so that's asking if you do any of those activities. So do you do aviation other than as a fare paying passenger on a recognized airline? Do you engage in motor racing? Do you engage in parachuting? Do you engage mountaineering, AB sailing, scuba diving deeper than 40 meters, cable wreck diving, or any other hazardous activity?

[11 minutes 34 seconds][Customer] : No, Oh no, no, not that extreme. But I will. I will change it. When, if I I will tell you guys and I, I'm going to do a course on scuba diving.

[11 minutes 52 seconds][Agent] : OK, Yeah, no worries.

[11 minutes 51 seconds][Customer] : So yeah, not in the new future.

[11 minutes 55 seconds][Agent] : OK, cool. No worries. That's very exciting. My uncle's, he did all his tickets, so he's actually an instructor level, so you can go real deep. And he was able to teach his kids, so it's it's beautiful. He always sends photos of him underwater.

[12 minutes 7 seconds][Customer] : Yeah, like it's cheaper.

[12 minutes 12 seconds][Agent] : Yeah, exactly.

[12 minutes 9 seconds][Customer] : It's cheaper if you just like, teach your own kids how to do this thing rather than, uh, that's very smart of them.

[12 minutes 16 seconds][Agent] : Yeah, exactly. Because he initially went like he got given like a gift card one time and it was like 150 bucks to go each time if you're going with the, like, organization that does it. Whereas he probably maybe spent \$500 total, but now he can go out whenever he wants. He doesn't need to worry about paying every time.

[12 minutes 32 seconds][Customer] : Yes, yes.

[12 minutes 35 seconds][Agent] : He just jumps in his boat and goes up. Yeah, exactly, exactly.

[12 minutes 35 seconds][Customer] : So now you can just like high a road and off your roads, you know. Yeah.



[12 minutes 41 seconds][Agent] : S good thing here though, Lisana, your application is all complete and your application has come back here fully approved. So congratulations with that one there as well. As I explained, there was just a exclusion that applied in relation to how you answered the residency question where it is. I hereby understood and agreed that cover will cease on this policy if the life insured ceases to reside in Australia. OK.

[13 minutes 7 seconds][Customer] : Alright, too easy.

[13 minutes 9 seconds][Agent] : So what we do from this point here listener is you have been fully approved for the \$5250 of cover per month with a 30 day waiting period and a one year benefit. So what we do from this point here is get you immediately covered over the phone today, but then stress you're not required to pay for anything upfront here today. What we do is we enter your BSB and account number and we choose the payment date before the 16th of November so we can have a full month for you to make the first payment. In the meantime, you are covered and we send out all the policy documentation to you in advance. If you do have a change of mind that we'll set up, there's a 30 day cooling off. Built into the policy as well. So if you decide this policy is not suitable for you and you cancel.

[13 minutes 16 seconds][Customer] : Yes, yes, OK, alright, OK, Yeah, now it is suitable. It is suitable like I'm all for it, but The thing is I'm there's another insurance that I'm waiting on my public liability insurance that needs to click in and I need to do that first and then sign my contract before I can like and then like just soon as I find those, I'll be like G guys, can I just keep start this one as well like.

[14 minutes 6 seconds][Agent] : OK, Yep, OK. That's understandable there. Listen, I understand you may have other commitments before this one. However, with like I mentioned, what I can do is I can push that payment date up to 30 days in advance. So you can still be covered. You wouldn't be required to pay for anything. I can pop that as far as possible, which would be the 15th of November. So give you a full month to still be covered. So if anything happens, knock on wood, you still are insured, but you wouldn't be paid required to pay for anything until the 15th of November.

[14 minutes 51 seconds][Customer] : OK.

[14 minutes 51 seconds][Agent] : Would that be suitable for you?

[14 minutes 53 seconds][Customer] : Yeah, that that's alright. Yeah.

[14 minutes 57 seconds][Agent] : OK, cool, lovely. So we'll pop that first payment day on the 15th of November that was set up and I just need to enter a card or a BSB and account number for you today. Which one is suitable for you?

[15 minutes 12 seconds][Customer] : Like a BB number?

[15 minutes 14 seconds][Agent] : Yeah, BSB or account? Uh, account number or a card?

[15 minutes 22 seconds][Customer] : Hang on a second, let me just find my BSB numbers in the account.

[15 minutes 26 seconds][Agent] : No worries, take your time. While you're doing that. There's Lucena. I will let you know that you can also find information about our premium structure on our website. And there is a built in final expenses benefit. But if you do pass away whilst the policy is in force, it will pay \$10,000 to your loved ones to help with any funeral cost or final expenses. And there is also a rehabilitation benefit there as well.

[15 minutes 56 seconds][Customer] : Hey, Matthew.

[15 minutes 56 seconds][Agent] : Keep it. Yep. Yeah, Give me one moment. Alright. Whenever you're ready. What is your BSB number? Yep.

[15 minutes 57 seconds][Customer] : Yeah, GST number and account number 722062.

[16 minutes 17 seconds][Agent] : 062.

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

[16 minutes 20 seconds][Agent] : Yeah. And your account number? Yep.

[16 minutes 22 seconds][Customer] : 5489, 2/1. That's it.

[16 minutes 27 seconds][Agent] : Yep, 548921.

[16 minutes 33 seconds][Customer] : Yep.

[16 minutes 33 seconds][Agent] : Lovely. Is that a savings or a cheque account? Cheque account? And is it just under your name?

[16 minutes 41 seconds][Customer] : Yeah, Yeah, it is. That's it.

[16 minutes 41 seconds][Agent] : Lisena Keogh level perfect. Uh, keep in mind that we send out that

your premium is stepped, which means that will generally increase each year as you age. So as an indication, if you make no changes to the policy, your premium next year will be \$41.61 per for that.

[17 minutes][Customer] : Yeah. And how long is this for? Can I keep it for every like five years?

[17 minutes 5 seconds][Agent] : Uh, sorry, can you just repeat that question?

[17 minutes 8 seconds][Customer] : Do I get a payout after five years or?

[17 minutes 11 seconds][Agent] : You're gonna pay you, you, you receive a refund after the first year, but just for the first year only. We will refund you 10% of the premiums that you have paid following your first policy anniversary date. So for this one, you'll get back \$107.13 back following your first policy anniversary date there.

[17 minutes 31 seconds][Customer] : Yes.

[17 minutes 30 seconds][Agent] : OK, perfect. So listen, did you have any questions for me before? I just read the final declaration for you. Perfect. So I'll just read this last one out here, listener, you'll be covered from today, but no payment will be made until the 15th of November, giving you that time to read through the documents. Uh, you know, if you need to sort out all the insurance is there as well. So thank you. Listen, at your level, it is important you understand the following information. I will ask your 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 Library of Australasia Ltd, then we will refer to as Hanover. Hanover has an arrangement Greenstone Financial services here I will refer to as GFS trading as real insurance issuing arrangements. Insurance on behalf Hanover relies upon the accuracy of the information. Ah, sorry. Handover relies upon the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. Handover has set a target market determination for this product, which describes how 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 the duty to take reasonable care that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty? Yes or no?

[18 minutes 58 seconds][Customer] : Yes.

[19 minutes][Agent] : Yeah. So can you please confirm you have answered all of our questions in accordance with your duty? Yeah. Perfect. We may from time to time provide offers to you by the communication methods you have provided for simulation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us except the cover provides the following insurance cover for the Center to your level. A monthly insured amount of \$5250 with a waiting period of 30 days and a benefit period of 12 months. The monthly insured. Sorry. The monthly income benefit payable in the event of a claim may be less than the monthly insured amount as your month as your income benefits limited to 70% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling 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 force. In addition to the standard exclusions contained within the PDF, the following exclusions apply follows in a tier level income protection benefit. It is hereby understood and agreed that a couple will cease under this policy if the life insurance ceases to reside in Australia.

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

[20 minutes 22 seconds][Agent] : By agreeing to this declaration you agreed to any non standard exclusions and all loading place on your policy and you understand they remain in place for the life of the policy. You may request for any of these alternative terms be reviewed at any time by calling us. Your cover expires on November 15, 2057, 12:00 AM. Your premium for your first year of cover is \$41.20 per fortnight. Your premium is a sub premium, which means it will be calculated as the edge policy and anniversary and will generally increase each year. Included in your premium is an amount payable by hand of the G2 GFS of between 37 percent, 51% cover costs. Your premium will be debited from your nominated bank account in the name of the center to your level which you are authorized debit from and have provided to us. The policy documentation, PDS and FSG will be mailed to you and if you have provide 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. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have launched your claim. Uh, the obvious associated with replacing policies as your new policy may not be identical to your existing cover. We recommend that you don't cancel any existing post until you have received reviewed our post in full. We have a complaints process which can access any time or contacting us. Full details are available online and in the documentation we are sending you. Thanks so much for listening there, listener. Do you understand and agree with the declaration, yes or no?

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

[21 minutes 53 seconds][Agent] : 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?

[21 minutes 59 seconds][Customer] : No, no. I think you.

[22 minutes 2 seconds][Agent] : No worries, I'll click accept on that one there. Your documents will be emailed out to you to mail in Kialevu at hotmail.sorry@gmail.com, is that correct?

[22 minutes 13 seconds][Customer] : Yep.

[22 minutes 14 seconds][Agent] : Lovely. And then we'll get your documents posted out to yourself there and your home in the Regent parked there in the next two to five business days as well.

[22 minutes 13 seconds][Customer] : That's it. Alright. Thank you so much for that.

[22 minutes 24 seconds][Agent] : No worries, all of a sudden that one's all complete. You have a lovely day and stay safe while playing footy. Don't hurt yourself.

[22 minutes 30 seconds][Customer] : Thank you myself. Bye.

[22 minutes 31 seconds][Agent] : Take care. Listen now. Bye.