

[13 seconds][Customer] : Hello.

[16 seconds][Agent] : Hello, good afternoon. This is Charmin calling you from Real Insurance in regards to the life insurance inquiry that you made. How are you doing this afternoon?

[26 seconds][Customer] : Good. Thank you.

[27 seconds][Agent] : That's really great. So Jordan, I'm calling in regards to the inquiry that you made online. And the reason for this call is to run you through in terms of how the policy works. I'll explain the comment to you and also to take you through the pricing.

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

[40 seconds][Agent] : OK, But before I begin, just to quickly confirming that, am I speaking to Mr. Jordan Crosley? Lovely. And the date that I got is 10th of the 11/19/94, correct?

[46 seconds][Customer] : Yeah, you are.

[53 seconds][Agent] : Is that a yes or no? Jordan, thank you so much. And also confirming that you are male and Australian resident, yes or no?

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

[1 minutes 2 seconds][Agent] : Perfect. Thanks for confirming this. Uh, just to find a reminder to you before you proceed that all of our calls are recorded. Any advice I provide is generally nature and may not be suitable to your situation. Sir, as I said, the purpose of this call is to take you through the full process. But before I get begin, like just to get a better understanding, like are you need to life insurance or do you have a policy that you like to compare? What is your situation? OK.

[1 minutes 29 seconds][Customer] : Just looking around at the moment, just getting a new one.

[1 minutes 31 seconds][Agent] : Do you have a policy in place at the moment or you're getting a like a brand new policy for yourself new one? OK, What made you to look into the life insurance, if you don't mind asking?

[1 minutes 39 seconds][Customer] : Yeah, just for security for my family.

[1 minutes 46 seconds][Agent] : Yeah, beautiful. And the policy is designed to do that. It is designed to provide a financial protection for your family to a lump sum payment if you have to pass away. OK. And the payout money they can utilize if you leave behind any sort of financial commitment

such as mortgage alone, they can use that money to pay that off or your family can use that money to maintain their lifestyle.

[1 minutes 56 seconds][Customer] : Yep, Yep, Yep.

[2 minutes 8 seconds][Agent] : OK, So basically with the life insurance and it is there to give you the Peace of Mind if something happened to you, your family will have that financial security. And as a policy owner, you can nominate up to five beneficiaries and they will receive the nominated benefit amount. OK? So you select the people that you like to nominate. You cannot go up to five people and you can split them and how much each person will receive. And they will receive that money as a lump sum when you pass away. OK? So what I'll do now is take you through the pricing. Umm, let me know how is everything sounding to you? Is the policy pricing sounding affordable and suitable? I'll take you through some animal health and last questions to check if you're eligible for the cover. OK.

[2 minutes 37 seconds][Customer] : Yep, Yep.

[2 minutes 52 seconds][Agent] : So to begin with the pricing, just a quick question to ask you, have you had a cigarette in the last 12 months, yes or no?

[2 minutes 59 seconds][Customer] : No.

[3 minutes][Agent] : Perfect. And you're in the label of cover you can go and select for yourself. Starts from \$100,000, OK?

[3 minutes 8 seconds][Customer] : Yep.

[3 minutes 8 seconds][Agent] : And there is a \$50,000 increment in between and the maximum we can go up this \$1 million.

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

[3 minutes 13 seconds][Agent] : OK, Now when you fill out the form website, umm, I could see that you fill out a one thousand \$1 million quote request. Is this the amount that you like to have?

[3 minutes 21 seconds][Customer] : Yep, Yep.

[3 minutes 23 seconds][Agent] : Sure, definitely. So I've selected \$1 million level of cover for yourself and that pay premium is still loading up. I'll quickly explain to you in terms of how the policy

purchase works. So once we find a policy that is affordable, I'll take you through the last two questions to check if you're eligible. If you are accepted and once you decide to commence the policy, you will be covered immediately for death due to any cause.

[3 minutes 52 seconds][Customer] : OK, so there's no sort of like wait. Or anything either.

[3 minutes 56 seconds][Agent] : Correct? There is a exclusion there. I'll let you know that as well.

[4 minutes][Customer] : Yep, It W was what? Sorry. Oh, Yep, Yep, Yep.

[4 minutes][Agent] : So the only thing not covered is suicide in the 1st 13 months umm is suicide like when you kill yourself, like self-inflicted injuries?

[4 minutes 15 seconds][Customer] : Oh, so so suicide is covered after 12 months?

[4 minutes 10 seconds][Agent] : Umm this is not umm umm covered in the 1st 13 months OK so so the only thing not covered is suicide in the 1st 13 months once you set up the waiting period on that. So after that umm, that that that cover will be will be covered for death due to any cause.

[4 minutes 31 seconds][Customer] : Oh, OK. Well, that's that's bizarre. I didn't know that was the thing. Yeah.

[4 minutes 30 seconds][Agent] : OK, so umm just to give you the exclusion because we don't know what people say in our situation is so we do have that exclusion included. So if you accept it and once you decide to commence the policy, you'll be covered immediately for death due to any calls.

[4 minutes 39 seconds][Customer] : Yep, Yep.

[4 minutes 49 seconds][Agent] : The only thing not covered is suicide in the 1st 13 months OK. In addition, Jordan there is also a living benefit included is called terminally E advance payment. OK, It means that if you were diagnosed with 12 months or less to leave by a medical practitioner, we are going to pay you the plain amount 100% full. So that amount it can go towards your medical or any other day-to-day expenses. OK. And we also include a \$10,000 advance funeral payout. Let your beneficiary know that you have the funeral payout available with your life insurance policy as well. This is the part of the policy. You don't have to pay anything extra on that. OK, so that when you pass over, they can call us to give them \$10,000 as advance payout to help them get to the immediate funeral cost or any other final expenses, umm, to go to that stressful time while the rest of

the money is getting processed to be paid out to them.

[5 minutes 2 seconds][Customer] : Yep, Yep, Yep, Yep, Yep.

[5 minutes 48 seconds][Agent] : OK, lovely. I'll take you to the pricing now Jordan, but am I being clear to you so far? Have you understood everything that I explained? OK, beautiful. Umm, if you got any question along the way, please feel free to ask me. I'm more than happy to clarify.

[5 minutes 55 seconds][Customer] : Yeah, I have no worries.

[6 minutes][Agent] : OK, let's begin with the pricing then. So for the \$1 million life insurance fortnightly payment, we are looking at \$45.11. That would be every two weeks. We ask you about \$22.55 per week.

[6 minutes 12 seconds][Customer] : Yep, Yep.

[6 minutes 18 seconds][Agent] : Is that affordable to your Jordan?

[6 minutes 21 seconds][Customer] : Yeah, can be.

[6 minutes 22 seconds][Agent] : OK, beautiful to hear. And with the cover Jordan, it is very flexible as well. So let's say a fee is down the track from now. If you do think that \$1 million is getting expensive to you, you can just call us and apply to have it reduced, umm, subject to eligibility. Plus you have to pay.

[6 minutes 40 seconds][Customer] : Yep.

[6 minutes 38 seconds][Agent] : Then you insure that at the time that you can afford. OK, lovely. I'll let you know that as well that umm, how does your premium calculate in the future? OK. Your premium is stepped which means it will generally increase each year as your age.

[6 minutes 55 seconds][Customer] : Yep.

[6 minutes 55 seconds][Agent] : In addition, this policy has automatic indexation which means each year your sum insured will increase by 5% with associated increases in premium. However, you can opt out of this automatic indexation each year. OK. So basically told and what we are saying to you, you know that \$1 million cover that you selected for yourself, if you don't want it to be increased over the year, we are giving you the option that you can opt out of the automatic indexation each year during the renewal time of the policy, OK.

[7 minutes 13 seconds][Customer] : Yep, Yep, Yep. Yep.

[7 minutes 29 seconds][Agent] : But your premium, it is going to be a premium instructor, it will go up each year based on your age. OK, I'll quickly give an example. So say this, Yeah, for the \$1 million cover, your fortnight, your payment was \$45.11, OK.

[7 minutes 35 seconds][Customer] : Yep, Yep, Yep.

[7 minutes 45 seconds][Agent] : And as an indication, if you make no changes to the policy, your premium next year will be \$47.36 by fortnight. And your benefit amount, it does also increase to \$1,050,000. As I said, if you don't want it to be increased, we are giving you the option. You can opt out of this automatic index station, all right.

[7 minutes 53 seconds][Customer] : Yep, Yep, Yep, Yep.

[8 minutes 7 seconds][Agent] : And you can also find information about our premium instructor on our website as well. So if you do, if you require more information, Sir Jordan, since we found a policy that is affordable and suitable to you. So the next step for me, it would be to take you through the health and livestock check to confirm whether you're eligible for the life insurance and also the final price of the cover. It is also determined on the outcome of discussion. OK, just to let you know. All right, I'm just opening up the application for now and just bear with me for one second. So, Jordan, I do have to include your residential address into my system first before I proceed to the next stage. May I know your post code please?

[8 minutes 24 seconds][Customer] : Yep, Yep, Yep, Yep.

[8 minutes 49 seconds][Agent] : 1435 Umm, are you at Albany Creek or Richmond Downs? Beautiful. And your home address, please. Unit.

[8 minutes 47 seconds][Customer] : 4035 Bridgendale is unit 22 slash 259 Albany Creek Rd.

[9 minutes 2 seconds][Agent] : Yep, Yep, Yep.

[9 minutes 6 seconds][Customer] : in Bridgewood Downs.

[9 minutes 8 seconds][Agent] : Beautiful. And your personal address is the same as your home address as well. Beautiful.

[9 minutes 12 seconds][Customer] : Yep, Yep.

[9 minutes 15 seconds][Agent] : All right, this is where I'm going to send you the printed copy about your policy documents if we get you approved.

[9 minutes 21 seconds][Customer] : Mm, Hmm.

[9 minutes 20 seconds][Agent] : OK, Beautiful. So what I'm going to now do now, Jordan, is to read you a small paragraph and a small paragraph. It is to give you the instruction that you need to be truthful and honest while answering those questions I'm about to ask you now. OK and also let you know the real life insurance it is underwritten policy. It is underwritten by Hanover Life Ari of Australasia, which is one of the largest underwriter in the world.

[9 minutes 33 seconds][Customer] : Yep, Yep.

[9 minutes 45 seconds][Agent] : OK umm so I'll start reading the pre underwriting disclosure to you now. It says that please. All calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance purchase issue cover and other related services. We will share this with insurer and may share it with other Australian service providers for the purpose of at least trying your policy or handling claims. Our Privacy policy tells you more, including how to access and correct information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase a life insurance policy and as such, you have a duty to take reasonable care to not make any missed presentations. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers in to answer each question in full. Even if you have provided some information to us in any earlier discussions you have had, if you do not take reasonable care, you may reach 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. So, Jordan, do you understand and agree to your duty, yes or no?

[10 minutes 59 seconds][Customer] : Yes.

[11 minutes][Agent] : Beautiful? The following question I'm about to ask you now is in regards to COVID-19 before we proceed to the May application.

[11 minutes 8 seconds][Customer] : Yep.

[11 minutes 7 seconds][Agent] : OK, So 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?

[11 minutes 18 seconds][Customer] : No.

[11 minutes 17 seconds][Agent] : Yes or no, beautiful Sir, I am taking you now through the main application. So at the end of each question, Jordan, all I need from you just a confident and simple yes or no confirmation except the height and wise section. OK.

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

[11 minutes 33 seconds][Agent] : The first section is in the past your residency status. So are you a citizen or apartment and resident of Australia or New Zealand currently residing in Australia, yes or no?

[11 minutes 43 seconds][Customer] : Yes.

[11 minutes 45 seconds][Agent] : Perfect. The next section is in because your occupation. So does your work require you to go underground? Work at heights above 20 meters that detects below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore? Yes or no? Beautiful. So in the next section is in relation to your height and weight. Please be out that I am required to obtain a confidence single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures worse or worse or height and weight ranges.

[12 minutes 6 seconds][Customer] : No, Yep, Yep.

[12 minutes 27 seconds][Agent] : OK this is the system does not allow me to enter any approximate figures worse or height and weight ranges. So you can give me the answer based on the last 10 image yourself. What is your exact height, please?

[12 minutes 39 seconds][Customer] : I'm, I think it was 194 centimetres.

[12 minutes 43 seconds][Agent] : Is that based on the last time you had it checked? OK, 194, did you say thank you, Beautiful. And the next question is, what is your exact weight, please?

[12 minutes 45 seconds][Customer] : Yeah, I just, yes, 90 kilos.

[12 minutes 56 seconds][Agent] : Beautiful. All right, so I have to update the reading.

[13 minutes 4 seconds][Customer] : Yep.

[13 minutes][Agent] : The hydration, it was 194 centimeters and the weight was 90 kilograms. Is that correct?

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

[13 minutes 8 seconds][Agent] : Beautiful. Have you experienced any unexplained weight loss of more than 5 KG in the last 12 months? Yes or no? Perfect to the best of your knowledge. Are you infected with or are you in a high risk category for contracting HIV which causes a yes or no? Do you have definite plans to travel or reside outside of Australia IE booked or will be booking travel within the next 12 months, yes or no?

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

[13 minutes 39 seconds][Agent] : Perfect.

[13 minutes 46 seconds][Customer] : Yep.

[13 minutes 40 seconds][Agent] : So at this stage, I would like to let you know the life insurance policy is a global policy, though, even though you do have a time to go overseas country in the future, you have the Peace of Mind that you'll be covered 24/7 worldwide.

[13 minutes 56 seconds][Customer] : Sorry. What was that?

[13 minutes 53 seconds][Agent] : OK, so with the life insurance policy, it is a global policy.

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

[14 minutes][Agent] : So even if you go to any foreign country in the future, like for holiday or work purpose, but you have the Peace of Mind that you'll be covered 24/7 worldwide.

[14 minutes 20 seconds][Customer] : Yep.

[14 minutes 12 seconds][Agent] : Suppose if you go for a holiday in uh, in any overseas country and if something happens to you, but forbid suppose if you pass away there that but your beneficiary, they can still be able to claim and receive the money on your behalf.

[14 minutes 26 seconds][Customer] : OK, cool. Yep.

[14 minutes 27 seconds][Agent] : OK All right, so it is going to cover you 24/7 worldwide.

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



[14 minutes 32 seconds][Agent] : All right lovely. So the next question is in regards to your financial details. So do you have existing life insurance policies with other life insurance companies? We check online total sum issued of more than \$5,000,000. Yes or no?

[14 minutes 49 seconds][Customer] : No.

[14 minutes 50 seconds][Agent] : Perfect. So the next section is in regards to your medical history.

[14 minutes 56 seconds][Customer] : Yep.

[14 minutes 55 seconds][Agent] : OK, so have you ever had symptoms of being diagnosed with or treated full or intend to seek medical advice for any of the following cancer, tumor, mole or cyst, including skin cancer, sunspots, Melanoma or leukemia? Yes or no? Beautiful. Have you ever had an abnormal PSA test or an enlarged prostate? Yes or no Stroke, chest pain, palpitations, or heart conditions such as, but not limited to heart attack and angina or high blood pressure. Yes or no. Beautiful 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? Perfect hepatitis or any disorder of the liver, stomach, bowels, gallbladder or pancreas. Yes or no?

[15 minutes 13 seconds][Customer] : No, no, no, no, no, no and no.

[16 minutes][Agent] : Thank you. Epilepsy, motor neuron disease, multiple sclerosis, muscular risk disease, Parkinson's disease or paralysis. Yes or no. Perfect 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. Disorder of the kidney or bladder. Yes or no. Blood disorder or disease? Yes or no. Asthma or other respiratory disorder, excluding childhood asthma. Yes or no.

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

[16 minutes 47 seconds][Agent] : Wonderful, 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 a specialist? Or are you awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood test or biopsy? Yes or no?

[17 minutes 13 seconds][Customer] : Sorry, I hear that one again. Sorry.

[17 minutes 14 seconds][Agent] : Yeah, of course. I'll Rea re ask the whole question again. OK. The question comes in few different parts. Just please allow me to complete the whole question. If you don't understand, let me know.

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

[17 minutes 24 seconds][Agent] : So other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or a specialist? Or are you awaiting results for any medical test or investigations such as but not limited to any surgeries, X-rays, scans, black test or biopsy? Yes or no?

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

[17 minutes 50 seconds][Agent] : Yeah. What? Umm, what made you to answer yes to that question, Jordan? What condition?

[17 minutes 55 seconds][Customer] : S So I've only just recently went to the dentist and I think I need to get three. We've been fees removed but I haven't been and seen anyone to get those removed yet but I think they will have to be.

[18 minutes 5 seconds][Agent] : OK OK all right, so you're just going to the dentist to get the wisdom tooth removed. OK So thank you for letting me know. So you're going to answer that as a yes OK And umm, the following question asking about what condition required the medical examination or advice. You mentioned that you're seeing a dentist. Let I do have a long list in my umm, application form that people go to see doctor for multiple reasons. I'll see and have a look if dentist is one of the reason that people go to the doctor for or not.

[18 minutes 22 seconds][Customer] : Yep, Yep, Yep.

[18 minutes 43 seconds][Agent] : OK, Umm, let me just have a look. Jordan, is it OK if I quickly place you on a brief hold? I'll be right back to you. Is that OK?

[18 minutes 51 seconds][Customer] : Yeah, that's fine.

[18 minutes 52 seconds][Agent] : Thank you. Please hold. Thank you for holding the line there, Jordan. Appreciate your patience. Umm, on the list I did find umm, that the toothache and the dental

in the system.

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

[20 minutes 51 seconds][Agent] : OK, umm, let me know if it's applicable for you, then I can manually capture that in the system for you.

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

[20 minutes 56 seconds][Agent] : All right, so I have found that, umm, to that question. What condition required the medical examination advice? So I have found the dental in the list that is applicable to you, correct.

[21 minutes 5 seconds][Customer] : Yep, Yep.

[21 minutes 8 seconds][Agent] : And the next one, I found that to text, uh, stroke removal of tooth. So that is applicable to you as well.

[21 minutes 15 seconds][Customer] : Tuesday was it. Yes. Yep. That's right.

[21 minutes 17 seconds][Agent] : Yeah, toothache and then slash removal of tooth that is applicable for you. OK, beautiful. So I've kept both of them. And so I'm going to move on to the next question now. OK?

[21 minutes 24 seconds][Customer] : Yep, Yep.

[21 minutes 30 seconds][Agent] : So other than what you have already told me about, you already mentioned to me about your wisdom tooth. You don't have to mention that to me again. OK?

[21 minutes 36 seconds][Customer] : Yep.

[21 minutes 37 seconds][Agent] : So 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? Yes or no?

[21 minutes 48 seconds][Customer] : No.

[21 minutes 49 seconds][Agent] : Beautiful. So I have captured that you 2 ticks and then we can move on to the next section now. And the next section, Jordan, is in regards to your family history. OK, When I'll be saying your immediate family, I'll be referring to your mom, dad, brother and sister only.

[21 minutes 54 seconds][Customer] : Yep, Yep.

[22 minutes 6 seconds][Agent] : OK, to the best of your knowledge, have any of your immediate family living or deceased ever being diagnosed with polycystic kidney disease, hunting stones disease or family ill adenomatous polypirsis? Yes or no? OK, to the best of your knowledge, have any of your immediate family suffered from cancer? Heart condition, stroke or other habitory disease prior to age 60, yes or no? OK, beautiful. You're doing really well there. So I have only one last question to ask you.

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

[22 minutes 44 seconds][Agent] : OK, so other than one of events, gift certificates, slash vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, app, ceiling scuba diving, 14 meters, cave or red diving or any other hazardous activity, yes or no?

[23 minutes 14 seconds][Customer] : No.

[23 minutes 15 seconds][Agent] : Beautiful. Thank you for answering all the questions. Are you satisfied with the answers that you provided?

[23 minutes 20 seconds][Customer] : Yep.

[23 minutes 21 seconds][Agent] : Lovely. I'm going to send you answers to the underwriting team. They will assess your answer and give me the outcome. It takes about a few seconds to load up and down outcome from them, OK.

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

[23 minutes 31 seconds][Agent] : In the meantime, we are quickly rehashing back what you're looking for you today. We are looking at the \$1 million worth of life insurance that will be paid at your family in the event when you pass away. OK.

[23 minutes 42 seconds][Customer] : Yep.

[23 minutes 41 seconds][Agent] : And you can nominate up to five beneficiaries for this policy.

[23 minutes 46 seconds][Customer] : Yep.

[23 minutes 45 seconds][Agent] : OK umm Jordan, just curious to know who is going to be

beneficiary for this policy?

[23 minutes 53 seconds][Customer] : Yeah. My wife.

[23 minutes 50 seconds][Agent] : Like who is that person that you like to leave behind that money to your life? Beautiful. Yeah, you can nominate her with her details in so she will receive that money as a lump sum. OK.

[24 minutes][Customer] : Yep.

[24 minutes 1 seconds][Agent] : And umm with the policy as well if you accept it. And once you decide to commence the policy, you will be covered immediately for death due to any calls. The only thing not covered is suicide in the 1st 13 months.

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

[24 minutes 14 seconds][Agent] : All right, and your 4th 90 payment was \$45.11. That would be every two weeks and with real insurance shorten you also receiving a real reward, which means following your first policy anniversary date, we are going to refund you 10% of the premium you have paid in that time. So you'll be receiving \$117.28 back after the first year.

[24 minutes 38 seconds][Customer] : Yep.

[24 minutes 38 seconds][Agent] : OK, this is just the one of you. Then if you want, you can use that money to pay off your next premium or however you see fit. And if you haven't completed your wheel yet, we also going to send you a legalized wheel kit. You are receiving that as a complimentary free gift with the policy documents as well.

[24 minutes 53 seconds][Customer] : Yep.

[24 minutes 53 seconds][Agent] : OK, lovely. So to order your application was accessed and the right that you have given me the response. So there is no surprises there to order your application has come back fully approved, OK?

[25 minutes 4 seconds][Customer] : Yep.

[25 minutes 4 seconds][Agent] : Sometimes that could have been alerting or that could be an exclusion can come up with the application, umm, outcome. But in your case, that's nothing. Premium remains exactly the same as it was before.

[25 minutes 14 seconds][Customer] : OK, cool.

[25 minutes 13 seconds][Agent] : OK, beautiful. This is the best outcome. So congratulations to you.

[25 minutes 19 seconds][Customer] : Thank you.

[25 minutes 19 seconds][Agent] : You're welcome. So Jordan, since you're fully approved, what I can do today? I can send you the policy copy to you so you can review the details. OK.

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

[25 minutes 27 seconds][Agent] : The e-mail policy copy will be sent out to in the next 15 minutes once you finalize everything. And the e-mail address wasjordycrushly@live.com dot AU, is that correct?

[25 minutes 39 seconds][Customer] : Yep, and that was Jordy with two YS and then Crossley with two YS.

[25 minutes 43 seconds][Agent] : Yeah. And then Lee was 2Y as well.

[25 minutes 46 seconds][Customer] : Yep.

[25 minutes 46 seconds][Agent] : Yeah. Perfect. And then I'm going to send you the hard copy that your documents to your postal address that you have confirmed earlier and we should receive that in the next three to five business days. OK.

[25 minutes 57 seconds][Customer] : OK, cool. Yep.

[25 minutes 57 seconds][Agent] : And the, and the great thing is Jordan, this policy also does give you a 30 day cooling off Sir. Once you review the policy documents. If you don't have the, or if you do change your mind, we understand that it can happen. Just call us back and cancel within the 30 days. Then you'll receive the full refund of your premium unless the claim has been made.

[26 minutes 17 seconds][Customer] : Yep.

[26 minutes 17 seconds][Agent] : OK, lovely. So and I'll let you know the process. So we work in a direct debit system. Even if you're covering you for the \$1 million policy from today, but you don't have to pay us anything today. If you, if you get a payday can let me know.

[26 minutes 29 seconds][Customer] : Yep, Yep.

[26 minutes 31 seconds][Agent] : I can align with that, but we do say umm, as a business we

generally collect payment within the next 7 days. When is more suitable for you? Like which day you like to make the first payment?

[26 minutes 44 seconds][Customer] : Not too sure at that moment. I was just hoping to pretty much just get approved and all that and then just get a quote Cos I'm also comparing to other insurers as well.

[26 minutes 55 seconds][Agent] : Yeah, beautiful. Thank you for letting me know. Have you received any quotation from elsewhere or we have the first policy like brand that you have?

[27 minutes 1 seconds][Customer] : I think it was Allianz. I think they were a bit cheaper ordinary. But yeah, I've only, I think I only really 5-4.

[27 minutes 8 seconds][Agent] : Yes, have you been?

[27 minutes 14 seconds][Customer] : Yeah, I want that.

[27 minutes 16 seconds][Agent] : Have you been umm approved with Allianz yet or still in the purchase?

[27 minutes 15 seconds][Customer] : You guys let me have a quick look.

[27 minutes 26 seconds][Agent] : And how much they have quoted you for, if you don't mind asking.

[27 minutes 30 seconds][Customer] : That's a provisional quote. So I think I've to do that and get approved, but I I won't have any issues getting approved elsewhere.

[27 minutes 32 seconds][Agent] : OK, OK, OK. Yeah. And umm, with our policy as well, Jordan, umm, just letting you know if dates expire date, OK? As long as you continue to pay the premium, your premium can the policy can go last time. OK.

[27 minutes 45 seconds][Customer] : Yep, Yep.

[27 minutes 50 seconds][Agent] : And how did you know about us?

[27 minutes 57 seconds][Customer] : Yeah, just just Google.

[27 minutes 51 seconds][Agent] : Like have anyone recommended to you or you just got to know about us through Google or some other, I take it? Here it goes. All right, I'll give you some insight about how does our ban ban operates.

[28 minutes 4 seconds][Customer] : Yep.

[28 minutes 3 seconds][Agent] : OK, Umm, so for five years running, Real insurance has been recognized for outstanding customer service, winning the Seafood Trusted Service award. In 2024, Real Insurance was awarded the full trusted service award. So Jordan, there is a website called [ummproductreview.com dot AU](http://ummproductreview.com.au). I'm not sure if you heard of that website name. OK umm so real family cover UMM is a [productreview.com dot AU](http://productreview.com.au), our swinner for 2024. So [productreview.com dot AU](http://productreview.com.au) is Australia's first and most comprehensive consumer opinion site online since May 2003 and Real Insurance have received 4.7 out of five star from 2190 customer reviews. OK, umm, when you got charged, you may, we can go into that website and have a look around about our reviews. Umm, So since you're fully approved, umm Jordan, I can definitely send you through the quotation to your e-mail so you can review. And alternatively, since you're fully approved, you went through the purchase with me today. I can get you the \$1 million cover immediately up at the front and send you the tailored policy copy, which has your policy schedule, PDF and S issues. You can review everything at your own free time. And as I said, they still lock in contract, OK. If you are happy, not happy with our policy, if you find a better policy elsewhere, just call us back and cancel. And you don't have to pay any cancellation fee as well. And and to get the policy started to order, you don't have to pass anything today. I can push the payment to save two or three weeks time. In the meantime, I can send you the policy documents. You can review that. If you don't happy call us back before the payment collection day. So nothing will be deducted from your account. OK.

[29 minutes 30 seconds][Customer] : Yep, Yep. Just to quote this phone. Thanks.

[29 minutes 46 seconds][Agent] : Are you happy for me to get this more organized today and send you the tailored policy copy to you so you can review that just occurred at this stage? OK, definitely. That's OK. I can send you the pricing for you then. All right. Just give me one second. So what I can do, Jordan, I will send you 2 emails, OK.

[29 minutes 55 seconds][Customer] : Yeah, Yep.

[30 minutes 5 seconds][Agent] : One is just the pricing with the PDF link attached and the second e-mail you're going to receive from me is the pre activation e-mail. Since you went through all the purchase and have been fully approved, I'm going to e-mail you with your policy schedule for the



\$45.11 fortnightly payment that is pending activation. Once you're ready, if you're happy with us, you can go on to that e-mail and click on the buy now button, OK? And you can follow the prompts and it will give you the instruction what to do next and you can finalize everything on your own. OK.

[30 minutes 32 seconds][Customer] : Yep, Yep.

[30 minutes 40 seconds][Agent] : And otherwise I have, I have also made a note to myself that I'm going to give you a call back as well just to see how you went. And then if you're happy with us, I'm more than happy to finalize everything over the phone.

[30 minutes 51 seconds][Customer] : Yes. Not a problem.

[30 minutes 51 seconds][Agent] : All right, umm, perfect. So, Jordan, umm, when do you want me to get back to you, Sir? How long? You might need to, umm, like shop around a bit more.

[31 minutes 1 seconds][Customer] : Maybe a week.

[31 minutes 2 seconds][Agent] : Wait. OK, All right, in that case, I'll get back to you next week Tuesday. So I'll give you this whole week and the weekend to look over with some other companies, OK? And I'll get back to you on Tuesday, around the same time as today, and let me know how is everything sounding? I'm more than happy to work closely with your budget as well.

[31 minutes 19 seconds][Customer] : No problem.

[31 minutes 20 seconds][Agent] : Lovely. Is there anything else I can do, Jordan, before I let you go?

[31 minutes 24 seconds][Customer] : Easy.

[31 minutes 25 seconds][Agent] : All right. Lovely. Thanks for your time, Jordan. Have a lovely rest of the day. If you need me, just call me back at this number, OK.

[31 minutes 31 seconds][Customer] : No worries.

[31 minutes 32 seconds][Agent] : Perfect.

[31 minutes 32 seconds][Customer] : That's alright.

[31 minutes 33 seconds][Agent] : Take care. Bye.