

[4 seconds][Agent] : Hello, welcome to Wheel Insurance. You're speaking to Kevin. How may I help you today?

[9 seconds][Customer] : Oh, how you doing? I was just wanting to get a quote and just get get the numbers for how much business insurance is or income protection.

[23 seconds][Agent] : OK. Yeah. So please on all calls are recorded. Any advice I provide is general in nature and not suitable for your situation. So can I start? Have you enquired with us before, Sir?

[37 seconds][Customer] : Possibly. Possibly.

[39 seconds][Agent] : OK, yeah.

[41 seconds][Customer] : I'm not.

[40 seconds][Agent] : So can I, I'll do a name search.

[41 seconds][Customer] : I'm not sure.

[43 seconds][Agent] : That's OK. We can. We can see what I can find. So can I start with your first and last name?

[50 seconds][Customer] : Yeah. Joel Alcock.

[53 seconds][Agent] : Yep. So, Joel.

[56 seconds][Customer] : Yep.

[57 seconds][Agent] : And then help me with the spelling in your last name, John and your date of birth. Thank you. Yeah, so you're currently 25 and would you also be a male Austin resident?

[1 minutes 1 seconds][Customer] : ILCOCK 09091999 Yes yes.

[1 minutes 21 seconds][Agent] : Thanks so much for that. And this is your mobile 042148.

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

[1 minutes 27 seconds][Agent] : Sorry, 438179.

[1 minutes 30 seconds][Customer] : 179 Yep.

[1 minutes 31 seconds][Agent] : OK. So it looks like you we haven't spoke spoke to you yet there Joel, but you know it could be an opportunity to give some coverage there. We do have income protection available for you also. I'll go through the product feature with you and also pricing. If you have any questions please ask away. So hopefully we can provide us something suitable there is

all. So with income protection, what the cover designed to do is to provide a monthly income benefit to yourself if you are unable to work due to a disabling sickness or injury and you suffer a loss of income. So if these events were to happen, it doesn't have to happen at work only. So once I'll cover this in place, it can protect you anywhere, even worldwide. OK, yeah, thank you. So once again, my name is Kevin from Mill Insurance. So the policy can offer you the income benefit of up to 70% of your monthly pre tax income. So the range could be from 1000 a month up to a maximum of \$15,000.

[1 minutes 49 seconds][Customer] : OK, I got it.

[2 minutes 31 seconds][Agent] : And umm, we simply take you through a set of health and lifestyle questions over the phone, that's to see if you are eligible for the cover. And then once in place, it'll cover you until your policy anniversary following your 65th birthday. OK. And it yeah, keep in mind that there are some exclusions that apply as outlined the PDS as outlined in the PDS and also premiums for income protection job. They're generally tax deductible, which can make it even more cost effective for yourself. Yeah. All right.

[2 minutes 49 seconds][Customer] : OK, I got it. Cool. My account is up.

[3 minutes 5 seconds][Agent] : So what, what do you do for work Carpenter lovely there as well. And, umm, you work, uh, at least 15 hours per week.

[3 minutes 18 seconds][Customer] : Yes, yes.

[3 minutes 19 seconds][Agent] : Thank you. Yeah. So that is, is a part of our, uh, requirements when looking to insurance there as well. So I'll update the rest of the information here for you. The job. Can I grab an e-mail address please? Yep.

[3 minutes 32 seconds][Customer] : Yep, alcockalcock121@icloud.com.

[3 minutes 40 seconds][Agent] : Thank you so much. All right. And your address as well, please.

[3 minutes 46 seconds][Customer] : It's 13 Nigella St. NIGE Double LA St. in Dayton.

[3 minutes 51 seconds][Agent] : Yep, Yep. And WA.

[3 minutes 58 seconds][Customer] : Yep. Sorry, yes.

[4 minutes][Agent] : Yep. Thank you. And yeah, is that also your postal address? Thank you. So

home and postal, 13 Nigella St. in Dayton, WA 6055. Thanks so much. OK, so to start the the first start of quoting, I'm going to ask you a few questions surrounding what you do for work. So your duties at work.

[4 minutes 5 seconds][Customer] : Yes, Yep, Yep.

[4 minutes 25 seconds][Agent] : So before entering any of our questions, it is important that you are aware of your duties to answer. There we are. Just let me go through that again with you. Yep. So before answering our questions, it's important that you are aware of your duty to answer all of our questions accurately. And also honestly, if I let's do so could impact your cover at claims times. So Joel, do you work 10 hours or more per week, yes or no?

[4 minutes 52 seconds][Customer] : Yes.

[4 minutes 53 seconds][Agent] : Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment, would that be a yes or a no?

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

[5 minutes 7 seconds][Agent] : Do you perform heavy physical duties, use heavy machinery or drive vehicle?

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

[5 minutes 19 seconds][Agent] : Are you qualified, skilled or semi skilled or hold the required licenses to perform your role?

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

[5 minutes 29 seconds][Agent] : Thank you. Do you work in any of the following fields? Aviation as a pilot or crew, entertainment or sporting industry, Air Force, Army, armed forces or do you handle explosives? Do you regularly work underground or underwater? OK Heights above 10 meters, walk offshore, carry a firearm or drive long haul. Thank you. All right. Have you had a cigarette in the last 12 months? Cigarettes. OK. And are you currently employed or self-employed?

[5 minutes 43 seconds][Customer] : No, no, no self-employed.

[6 minutes 16 seconds][Agent] : OK. Yeah. So we do ask annual income before tax. So under

self-employed pre tax income is your share of annual income earned in the business before tax. So directly due to your own personal efforts less any business expenses and excluding super contributions. So this is the amount that the business would otherwise state earning in the event you were unable to work due to a disability. So what is your annual pre tax income?

[6 minutes 48 seconds][Customer] : Pre tax just in the bank without anything getting taken out of it.

[6 minutes 53 seconds][Agent] : Yeah. So before tax.

[6 minutes 52 seconds][Customer] : Is that is that what you mean?

[6 minutes 55 seconds][Agent] : Yeah. Before tax. Yeah.

[6 minutes 56 seconds][Customer] : Yeah, 132,000 if it works out you roughly.

[7 minutes 1 seconds][Agent] : Thank you. Yeah. So 132 K. So based on your duties and also income, you can select their monthly benefit amount from 1000 and it ranges up to 7700. So the 7/7 per month that works out to be 70% of your month pre tax income. So I guess when deciding on umm, a monthly benefit amount to insure yourself for you can think about what are some of your ongoing expenses and you know, basically how much money you would need to help you, umm, you know, keep like help you help you still, you know, take care of all your bills and everything if your salary would interrupt. So umm, what are some of your ongoing expenses at the moment? Yes.

[7 minutes 41 seconds][Customer] : Yep, I got the mortgage for the house. I've got a car loan. Yeah. Not, not, not a whole lot.

[7 minutes 52 seconds][Agent] : Yep, that's right.

[7 minutes 58 seconds][Customer] : I mean, it's it's me and my wife.

[8 minutes 1 seconds][Agent] : Yep. Why? Yep.

[8 minutes 1 seconds][Customer] : We split our pays and yeah.

[8 minutes 6 seconds][Agent] : OK yeah. And of course, like, you know, food for yourself, right? Like, yeah. Right. So yeah.

[8 minutes 12 seconds][Customer] : Yeah, yeah. So yeah, definitely that as well.

[8 minutes 11 seconds][Agent] : Well, like, like you're living expenses there, so yeah, definitely need food every day, Right. So yeah. So, uh, how much cover would you like me to quote you on

between 1000 to 7700?

[8 minutes 27 seconds][Customer] : If I, if I did the 7700, is there a way of telling me how much that will cost for the payments of it?

[8 minutes 32 seconds][Agent] : Yeah, yeah, of course. Yeah, we can start off on that amount 1st and we can always go back and adjust it the results.

[8 minutes 43 seconds][Customer] : Yep.

[8 minutes 42 seconds][Agent] : So yeah, yeah, yeah. So I'll quote you on the maximum benefit first, which is 7/7 per month. Now there's a waiting period and there's also a benefit. On the policy. So the waiting period, that's the non payment period that you must wait before the income benefit is payable, umm, after, uh, the insured event. So once again, uh, the waiting period is the non payment period that you must wait before the income benefit is payable after the insured event. You can choose 30 days or 90 days. Please keep in mind that the income benefit, it is paid monthly in arrears. So this means if you choose that 30 day waiting period, your first payment would be 60 days after you were first eligible to claim. So which waiting period would you like me to select first for you?

[9 minutes 32 seconds][Customer] : I'll go to the \$30.00 please.

[9 minutes 34 seconds][Agent] : OK. Yeah, I'll, I'll show you 90 days as well if you need to afterwards. And the best.

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

[9 minutes 38 seconds][Agent] : Is the maximum amount of time that will do pay the income benefit for anyone injury or illness. So that's basically how many months we can pay you about the seven in the claim of yours for that one injury or illness. So you can select six months, you can do one year, two years or five years. So which benefit. Which I'm going to show you first.

[10 minutes 3 seconds][Customer] : Show me the lower one first, please. Yes, please. Yep.

[10 minutes 6 seconds][Agent] : Six months, OK, alright. So so far we're looking at \$7700 per month with the waiting period of 30 days. I'll bring you on a six month benefit. Your indicative quote, Jo Joel, so far is \$57.32 per fortnight every two weeks.

[10 minutes 31 seconds][Customer] : OK, Umm, yeah, I think I'm, I'm pretty happy with that, yeah.

[10 minutes 32 seconds][Agent] : Yeah, yeah. And let's say if you like, once you come in to cover if your circumstances change again, you do have flexibility with the policy. So you you can apply to reassess it. So let's say if you, you know, a few months or a year or whatever time frame you feel that you want to maybe extend the benefit. You can apply to do so, which is subject to your age eligibility. Otherwise, you can also reduce your monthly benefit amount or we can even extend the waiting period to to 90 page as well if you need to apply to reassess. OK, yeah and yeah, and very easy process to apply. So with our health and lifestyle questions, they're mostly yes or no answers. Umm, you don't have to go through anything else. So once the assessment's completed, I'll provide you with your results if you are accepted, Joel, And if you're happy with that outcome, umm, I can offer you the full cover today. And that's when all your paperwork gets sent out.

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

[11 minutes 29 seconds][Agent] : So you receive a copy through the post at home and you also receive that e-mail copy as well for your records. Yeah.

[11 minutes 36 seconds][Customer] : OK.

[11 minutes 36 seconds][Agent] : And what's. Yeah. And what's also included is a rehabilitation benefit as long so along with a final expenses benefit, which pays out \$10,000 in the event that you pass away. So Touchwood, if you pass away whilst your income protection is in place, you know for example your wife can can request for \$10,000 to be paid out to help assist with the funds to use towards your funeral whilst the rest of the claims being processed. So that's also included in the policy. Yep.

[12 minutes 10 seconds][Customer] : OK, awesome.

[12 minutes 12 seconds][Agent] : Any questions for me so far?

[12 minutes 16 seconds][Customer] : Ah, no.

[12 minutes 17 seconds][Agent] : Oh, wonderful. Bye bye. So I've already confirmed your address mobile and also e-mail. So I'm going to read you out a pre underwriting disclosure and then then I'm going to ask you to say yes or no. Is there any questions that you'd like me to repeat there? Joel?

Just let me know as well.

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

[12 minutes 30 seconds][Agent] : And we do have a real reward with our policy. So once you've held the cover in place for the 1st 12 months, we refund you back 10% of your premiums that you paid. So that'll be refunded back into your direct debit account with the policy. So there's no changes to your premium then \$149.03 will be refunded back to you after the first 12 months.

[12 minutes 53 seconds][Customer] : OK.

[12 minutes 55 seconds][Agent] : Yeah, lovely. So, and once everything's all done with the assessment to organize it, I'm going to ask for a preferred account for your direct, for your direct debit account over the phone. You can use a card or a BSP and account number.

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

[13 minutes 6 seconds][Agent] : And you don't, you don't have to pay any premiums straight away for it. You can choose a suitable date. So we'll get you to choose your own dates afterwards.

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

[13 minutes 13 seconds][Agent] : You can nominate any dates between now over the next 30 days.

[13 minutes 20 seconds][Customer] : OK.

[13 minutes 18 seconds][Agent] : Let me know a particular account and also a date afterwards. So thank you. So please view the all calls recorded for quality monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying the Purchase and Income Protection Policy and as such you have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask you, that you provide honest, accurate and complete answers. You need to answer each question in full. Even if you provided some information to us and in the earlier discussions you have had, If you do not take reasonable

care, you may breach your duty.

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

[14 minutes 19 seconds][Agent] : 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 do you understand and agree to your duty? Thank you. So the first question asks you, have you been hospitalized for COVID-19 in the last 12 months or ha, have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days?

[14 minutes 33 seconds][Customer] : Yes, No.

[14 minutes 55 seconds][Agent] : Thank you. Are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia?

[15 minutes 6 seconds][Customer] : Yes.

[15 minutes 7 seconds][Agent] : Yep. The next part is your medical history. Have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following stroke or heart conditions, such as, but not limited to, palpitations, heart murmur, heart attack and angina? Lung disorder excluding asthma. Sleep apnea excluding asthma, sleep apnea or pneumonia.

[15 minutes 29 seconds][Customer] : No, no.

[15 minutes 43 seconds][Agent] : Cancer, leukemia or Melanoma, excluding other skin cancer, hepatitis or any disorder of the liver.

[15 minutes 51 seconds][Customer] : No, No.

[16 minutes][Agent] : Anxiety, depression or stress requiring medical treatment or any other mental health disorder.

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

[16 minutes 11 seconds][Agent] : OK, so in the last 10 years have you attempted suicide or been hospitalized? A mental health condition? So is your condition a form of schizophrenia, bipolar or psychotic disorder?

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

[16 minutes 34 seconds][Agent] : There Is your condition ABC or D? I'll read them much either jolt so a depression, anxiety, post Natal depression or stress including post traumatic stress disorder B anorexic burs or bulimia. C is ADHD or ADD and D other mental illness not listed here.

[17 minutes][Customer] : I I think it was I, but could you repeat it again? Sorry.

[17 minutes 3 seconds][Agent] : Yeah, of course. Yes, a depression, anxiety, post mental depression or stress including post traumatic stress disorder. Thank you. So Ham.

[17 minutes 17 seconds][Customer] : Yeah, it was I, but does it still, like does it still matter if it's not an ongoing thing?

[17 minutes 26 seconds][Agent] : Yeah, look, we'll, we'll go through the mine up and see, umm, what the question asks as well. So yeah, that's OK.

[17 minutes 34 seconds][Customer] : OK. Yeah, yes.

[17 minutes 32 seconds][Agent] : So even if this happened a while back, umm, so the, the question does that ask, have you ever had, you know, so the next question to that, umm asks how many episodes have you had which required treatment? One to two episodes, 3 to 4-5 to six or seven plus episodes. OK, yes.

[18 minutes][Customer] : I I guess one, Yeah, yeah.

[18 minutes 3 seconds][Agent] : So the lowest rating is one to two episodes and then the next question asks was it then one episode, yes or no? OK. And have you had symptoms of treatment for this condition within the last six months? Have you ever seriously concentrated or attempted suicide? Thank you. Have the factors or causes that triggered the symptoms been partially or fully removed?

[18 minutes 14 seconds][Customer] : No, no, no, yes.

[18 minutes 45 seconds][Agent] : Thank you. And in the last five years, have time off work have you required as a result of this condition?

[18 minutes 58 seconds][Customer] : None. Yeah.

[18 minutes 55 seconds][Agent] : So we've got zero to two weeks, two to four weeks, more than four weeks.

[19 minutes 1 seconds][Customer] : 00 to 2:00.

[19 minutes 3 seconds][Agent] : OK, lovely. Thank you. And yeah, your mental health disclosure has been disclosed. Was everything more accurate so far?

[19 minutes 13 seconds][Customer] : Yes.

[19 minutes 14 seconds][Agent] : Thank you. Uh, next question, Joe, have you been diagnosed with terminal illness, motor neuron disease, any form of dementia, including Alzheimer's disease or being told by a doctor that you have a condition that will reduce your life expectancy? In the last 10 years, have you used illegal drugs, abused prescription medication or received treatment or counseling for drug or alcohol consumption? Yes or no?

[19 minutes 32 seconds][Customer] : No, yes.

[19 minutes 49 seconds][Agent] : OK, So based on your response, please answer yes or no for each of the following. Illegal drugs, abuse of prescription medication or treatment for drug addiction that is methadone, Superson. Would that be yes or no? OK.

[20 minutes 8 seconds][Customer] : Yes, Yes.

[20 minutes 10 seconds][Agent] : And were were these were the drugs restricted to cannabis only OK? Yeah, And did you consume them for more than once a month? OK. So have you sought medical advice or counseling for your alcohol consumption?

[20 minutes 27 seconds][Customer] : No, no.

[20 minutes 39 seconds][Agent] : Thank you. All right, so the next section there, Joe appreciate the honesty. By the way. So the next section is in relation to your height and your weight. Uh, please be aware that I'm required to obtain a confidence single figure measurement for each in order to continue with the application. The, uh, system does not allow me to enter any approximate figures, words or height and weight ranges. Umm, what is your exact height, please? How tall are you? What is your exact weight please?

[21 minutes 4 seconds][Customer] : 183 centimetres, 95 kilos.

[21 minutes 18 seconds][Agent] : Kilos, Yeah, OK.

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

[21 minutes 20 seconds][Agent] : Have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

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

[21 minutes 30 seconds][Agent] : OK, So I've got 183 centimeters for height, 95 kilos for weight. Is that OK? Any confident with that? OK, So the next question says, yeah, does your work require you these explosives travel to areas experiencing war or civil unrest or work offshore? Are you a employed or B self-employed? Yep. Do you own a business or are you a contractor? OK.

[21 minutes 39 seconds][Customer] : Yep, no big contractor.

[22 minutes 15 seconds][Agent] : OK. Are you currently contracted or subcontracting?

[22 minutes 22 seconds][Customer] : Subcontracting.

[22 minutes 24 seconds][Agent] : Yeah, So that's a yes.

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

[22 minutes 29 seconds][Agent] : OK. Do you expect your income to reduce in the next 12 months? If you were to become disabled and unable to work, would your business continue to generate income for more than 60 days? OK, so you have a second occupation that generates a taxable income.

[22 minutes 37 seconds][Customer] : No, no, no, no.

[23 minutes 1 seconds][Agent] : Have you ever been declared bankrupt or placed in receivership, in voluntary liquidation or under administration to the best of your knowledge? Are you infected with or are you in high risk category for acting HIV which causes AIDS? Do you have definite plans to travel or reside outside of Australia that is booked or we were booking travel within the next 12 months.

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

[23 minutes 33 seconds][Agent] : OK. And you know, and once the cover is in place as well the job you are going overseas in the future like for example holiday umm, the cover can also protect you worldwide. Do you have existing income protection cover?

[23 minutes 43 seconds][Customer] : OK, no.

[23 minutes 50 seconds][Agent] : Thank you. So the next part is continuing with your medical

history. Have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure, tumor, mole, or cysts, including skin cancer or sunspots? Have you ever had an abnormal PSA test or an enlarged prostate? Thyroid condition or neurological symptoms such as dizziness or fainting?

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

[24 minutes 37 seconds][Agent] : Disorder of the stomach, bowel, gallbladder or pancreas? Epilepsy. Multiple sclerosis, Muscular dystrophy? Parkinson's disease or paralysis? Bladder or urinary tract disorder? Kidney disorder? Yep. Blood disorder or disease? Sleep apnea or asthma, excluding childhood asthma. Back or neck pain or disorder.

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

[25 minutes 17 seconds][Agent] : Arthritis. Chronic pain, gout, repetitive strain injury. Chronic fatigue syndrome or fibromyalgia. Joint or muscle pain. Ligament injuries, including replacement or reconstructive surgery. Osteoporosis or osteopenia. Any defect of hearing or sites other than which is corrected by glasses or contact lenses. Can you, can you repeat that again?

[25 minutes 25 seconds][Customer] : No, no, no, no, no.

[25 minutes 53 seconds][Agent] : Thank you. 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 specialists? Or are you awaiting results for any medical tests or investigations such as but not admitted to any surgeries, X-rays, scans, blood tests or biopsy 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? And other than what you have already told me about, have you ever during your working career required more than two consecutive weeks off work, either illness or injury?

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

[26 minutes 39 seconds][Agent] : OK, so only three more questions left there, Joel. The next two are family history. To the best of your knowledge, have any of your immediate family living ceased ever

been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis?

[26 minutes 58 seconds][Customer] : Not that I know of. No.

[27 minutes 1 seconds][Agent] : Thank you. And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke, or other hereditary disease prior to age 60?

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

[27 minutes 16 seconds][Agent] : I'm sorry to hear that, Joel. So how many of your immediate families suffered from cancer prior to age 60?

[27 minutes 26 seconds][Customer] : Is that including skin cancer? Yep.

[27 minutes 29 seconds][Agent] : Skin cancer, yeah. So, yeah.

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

[27 minutes 33 seconds][Agent] : So that could fall under cancer as well.

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

[27 minutes 35 seconds][Agent] : And for immediate family.

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

[27 minutes 36 seconds][Agent] : So we'll only consider them to be mother, father, brothers or sisters.

[27 minutes 40 seconds][Customer] : Yeah. So just one.

[27 minutes 42 seconds][Agent] : OK. And who was that in the immediate family?

[27 minutes 46 seconds][Customer] : I'm done.

[27 minutes 48 seconds][Agent] : OK. And what age roughly?

[27 minutes 51 seconds][Customer] : She would have been 35.

[28 minutes][Agent] : Kind of like in their 30s. OK.

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

[28 minutes 4 seconds][Agent] : And how many of your immediate family suffered from heart condition and or stroke prior to age 60? Yeah. And who was that as well? OK. Do you have an? At

what age roughly?

[28 minutes 11 seconds][Customer] : Just one with my dad, OK, he, well, it's sort of ongoing, but he has high blood pressure from about 40 I'd say.

[28 minutes 34 seconds][Agent] : OK, so the high blood pressure is like related to a heart condition or and or stroke.

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

[28 minutes 42 seconds][Agent] : OK, that's all. Yeah, I do wish him well, of course. And how many of your family suffer from other hereditary disease prior to age 60?

[28 minutes 53 seconds][Customer] : None.

[28 minutes 54 seconds][Agent] : OK, so we've got one immediate family for cancer, which is mother skin cancer in the 30s. And we've got one, uh, for heart condition in the stroke, which is father in his luck, which is ongoing like since his 40s or something. Is that right?

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

[29 minutes 9 seconds][Agent] : OK. And 0 for other hereditary disease.

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

[29 minutes 14 seconds][Agent] : Thank you. And final question for yourself, hazardous pursuits other than one offense, gift certificates, 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, hive or wreck diving or any other hazardous activity?

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

[29 minutes 44 seconds][Agent] : Thank you. So that completes the assessment there. Joel, thank you for going through these with me today. Of course, umm, everything that we've just completed. That's, that's how we do assess the policy and they're based on time of application. No further medicals or blood tests involved. You've done really well for yourself by the way, so I do hope you keep that up. So we've put that through for \$7700 on the monthly benefit amount waiting period, 30 days come from you on a six month benefit. So based off your results and I do need to advise that

the premium it has into \$82.04 per fortnight and the reason for the premium adjustment, their job that was due to your disclosure of the illegal drugs within the last 10 years, which I am glad to. We've confirmed that it was restricted to cannabis only, of course. Now, if it wasn't, then of course, then the outcome will be different. So then we may not be able to offer this to you based on that there. So, umm, if you umm, if you find yourself in a like, if you find yourself in a 10 year. O of when that last happened, there's something that you can actually call back in for. Let us know and you can apply to update that and have it reassessed.

[30 minutes 40 seconds][Customer] : Yep, yeah.

[31 minutes][Agent] : Yeah. So apart from that visual, there's no further changes into the terms conditions. You have been fully accepted for the policy as well and your real reward has also been adjusted. So following your first policy anniversary date, you will receive a refund back of \$213.30 back in direct debit account. Yeah, so you're pre and and I'll show you how your premiums work as well. So one can place your premium is stepped, which means it will generally increase each year as you age. And to show you an indication as well, if you make no changes to the policy, your premium next year will be \$83.44 per fortnight. So that's going from 8204 to roughly 8344 next year.

[31 minutes 20 seconds][Customer] : OK, OK.

[31 minutes 50 seconds][Agent] : Yeah. You can also find information about a premium structure on our website. Uh, so each year you will also receive a renewal letter from us that normally gets posted out to you 30 days before the anniversary date itself to give you time in between. If you are calling back in to a part of reassessment policy.

[32 minutes 7 seconds][Customer] : I got.

[32 minutes 8 seconds][Agent] : Easy. That's all. And now that you've been approved, Joel, I can provide you with immediate cover today. All your documents will be sent out, so you receive 2 copies. The e-mail copy should come to you after the phone call. That's for your records and your postal copy. That generally takes two to five working days. You have a beneficiary form within your documents to fill out as well. So the beneficiary form is for the final expenses benefit. So that pays \$10,000 in the event that you pass away to your beneficiary or beneficiaries to assist with funeral

expenses if you pass away whilst your cover's in place.

[32 minutes 45 seconds][Customer] : I got.

[32 minutes 45 seconds][Agent] : So that form can be sent back to us through e-mail or through post. OK, yeah, thank you. So any other questions for me so far? Oh, wonderful. And confirming you've understood everything that I've went through with you today.

[32 minutes 49 seconds][Customer] : Yep, no, Yep.

[33 minutes 1 seconds][Agent] : Beautiful. That was all there. So and, and for the first collection and the cover, you're not required to make anything straight away. You can choose a suitable date yourself. Of course, you'll still be covered from today once the phone call is done. But today is Thursday, the 9th of January. What date would you select for the first fault line in premium? What fits your schedule?

[33 minutes 24 seconds][Customer] : Could I schedule it for Friday the 31st?

[33 minutes 31 seconds][Agent] : Yeah, of course. Yeah. So that's uh, pretty much at the end of the month. So if I land that up to on the 31st of, uh, January 2025, it'd be every fortnight from that Friday onwards.

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

[33 minutes 44 seconds][Agent] : Easy. Thank you. And was it out of a card or a base? Been a number?

[33 minutes 49 seconds][Customer] : I'll get a card please.

[33 minutes 51 seconds][Agent] : Yeah. There's there's no surcharges in either account. So with the card details, we'll turn off the recording as well. Umm for security purposes, while obtaining your card details, the call recording will stop and will recommend after we have collected details.

[34 minutes 25 seconds][Customer] : The. The.

[34 minutes 48 seconds][Agent] : Has been verified. It also disappears from our screen. So once it's verified and please be advised, the call recording is now resumed for quality and monitoring purposes there. So we've got your debit card on the policy for the direct debit and confirming first collection date, 31st of January 2025. So it'd be every fortnight on that Friday onwards. So that's

\$82.04 per fortnight. Thank you. And once again, you can also find information about a premium structure on the website uhconfirmemailaddressagainthatsalcockthenumbers121@icloud.com.

[35 minutes 11 seconds][Customer] : OK, Yep.

[35 minutes 26 seconds][Agent] : Thank you. So lastly, I'm going to read you about your final declaration. There's two parts where I'll ask you to say yes or no. If you need me to repeat any statements or questions back to you, just let me know as well. So thank you. Joel Alcock, it is important you understand the following information. I will ask for your agreement to these terms of the end and your policy will not be enforced unless you work with these terms in full. Real Income protection is issued by Hanover Library of Australia Limited, whom we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I will 30 best GFS trading as real insurance, to issue and arrange this insurance on its behalf. Hanover relies upon the AC Hanover relies upon the information you have provided when assessing the application. That includes the information we initially collected from you to provide a quote. Hanover has set a targets market determination for this product, which describes type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can send a copy on our website. I need to remind you of the duty to take visible care that you agreed to. Joel, can you please confirm you have answered all of our questions in accordance with the duty?

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

[36 minutes 44 seconds][Agent] : Thank you so much. 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 agreeing to this declaration, the consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by conning us. The accepted cover provides the following insurance cover for Joel Alcock, a monthly amount insured of \$7700.00 for the waiting period of 30 days and a benefit period of six months. The monthly income benefit payable in the event of the claim may be less than the monthly amount insured as. Let me repeat that again. The monthly income benefit payable in the event of a claim may be less than the monthly amount insured 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 standard 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 passed away while the policy is in place. While your policy is in place for Joel Alcock Income Protection benefit, a loading was applied during the application process. By a green to this declaration you agreed to any non standard exclusions. All loadings placed in the policy and you understand that will remain in place for the policy.

[38 minutes 21 seconds][Customer] : OK.

[38 minutes 19 seconds][Agent] : You may request for any of these alternative terms to be reviewed at any time by calling US. Your cover expires on January 31st, 2065 at 12:00 AM. Your premium for your first year of cover is \$82.04 per fortnight. The premium is a steps premium, which means we'll be calculated at each policy anniversary and will generally increase each year. Included in the premium is an amount payable by Hanover to GFS of between 37% and 51% to cover costs. Your premium will be debited from your credit card which you authorized to debit form and provided to us. The policy documentation. PDS and FSJ will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy in any premium you may pay, it will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing other. We recommend that you do not cancel any existing policies until you have received and review that policy in full. We have a complaints process which you can access at any time by calling us. Full details are available online and also in the documentation that we are sending you. So, do you understand and agree with the decoration? Thank you. Would you like any other information or would you like me to read any part of the PDS to you?

[39 minutes 52 seconds][Customer] : Yes, no, that's all good.

[40 minutes 1 seconds][Agent] : Wonderful. So congratulations there, Joel. Full acceptance on the policy you are covering from now. So once all these documents come out, please review it. And if

you have any further inquiries, you always welcome to call back as well. We are located in NSW, Sydney with a time time difference. We're three hours ahead from then, so we work. So we're on from Monday to Friday. It's 5:00 AM to 5:00 PMWA time.

[40 minutes 25 seconds][Customer] : OK, awesome.

[40 minutes 26 seconds][Agent] : OK, beautiful. It's nice to speak to you. That was all. Thank you for calling in and speaking to me. My name is Kevin from Bill Insurance. I do wish you well. All the best for the new year ahead and take care. Thank you.

[40 minutes 36 seconds][Customer] : Thank you very much. You too.

[40 minutes 38 seconds][Agent] : Bye bye. Appreciate that.