

[4 seconds][Agent] : Hi there. Sam, Sandra calling from the Real Insurance, how are you today?

[2 seconds][Customer] : Hello, Sam speaking good mate. How you going?

[9 seconds][Agent] : Yeah, pretty good, thanks. I'll give you a quick call in regards to income protection quote request that's been popped in online for us. So it looks like you're trying to get some pricing at the moment.

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

[18 seconds][Agent] : So give me a course to run you through that of course and just answer any other questions you have. Yes, Sam, is this something you currently have anywhere comparing with or first time looking at it?

[23 seconds][Customer] : Yeah, OK, No, I will. I've, I've had injury insurance, I'd say like since I was a, an apprentice and I just, yeah, I'm, I'm going out on in my music business and yeah, just a requirement for yeah, for me to be on the mine site and stuff.

[50 seconds][Agent] : OK, so sort of Oh yeah, sorry what you're saying. Employer.

[47 seconds][Customer] : So that's, that's pretty much why I have, I haven't had, I, I haven't had any income insurance myself, just the one that's offered through my previous employer and, and the one that's on my super. Sorry.

[1 minutes 8 seconds][Agent] : OK, Yep, fair enough.

[1 minutes 9 seconds][Customer] : Yeah, Yep.

[1 minutes 9 seconds][Agent] : So I'm running through this one. And if it's just a requirement, I'm assuming it's sort of just to kind of tick it off the list.

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

[1 minutes 16 seconds][Agent] : So I'll go through how it works and then we can look at a quote and then we can check your eligibility. So before I go into that, Please note all of our calls are recorded and any advice that provides general in nature may not be suitable for your situation. And can I just confirm your first name, last name and date of birth?

[1 minutes 32 seconds][Customer] : Alright.

[1 minutes 34 seconds][Agent] : Yep, thank you. And just your e-mail.

[1 minutes 32 seconds][Customer] : Sam Rutten 20th September 90, threeitsruttenfabrication@gmail.com.

[1 minutes 37 seconds][Agent] : Yep, thank you. OK, so income protection insurance, basically we'll just go over what we have to cover and then we'll go into the quote.

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

[1 minutes 49 seconds][Agent] : So this is designed to provide a monthly income benefit paid directly to you if you're unable to work due to the disabling sickness or injury and you suffer a loss of income. If you are replacing an existing policy, we do recommend that you do not cancel it until your application has been approved and you have reviewed this policy in full, as it may not be identical to your existing cover. And you should also consider the benefits that may not apply or waiting periods that may start again. So with the income protection, we offer an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000 of cover. Very easy to apply for. We'll just ask you some help from Microsoft questions on the phone. Now, once the policy is in place, it will cover you into your policy anniversary following your 65th birthday. And keep in mind that there are some exclusions that apply as outlined in the PDS. OK, now, uh, for this one here we'll go over a duty based assessment. That's just a few questions about your job and then we'll go into a quote. So could I please confirm that you are a male Australian resident?

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

[2 minutes 54 seconds][Agent] : Yep. And in regards to duty based assessment, uh, before answering any of our questions, it is important that you are aware of your duty to answer all our questions accurately and honestly. Failure to do so could impact your coverage claims time. So the first question just says, do you work 15 hours or more per week?

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

[3 minutes 10 seconds][Agent] : Yes or no thank you.

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

[3 minutes 13 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 yes or no

thank you. Do you perform heavy physical duties, use heavy machinery or drive a vehicle? Yes or no? Yep.

[3 minutes 27 seconds][Customer] : Yep. Yes.

[3 minutes 30 seconds][Agent] : Are you qualified, skilled or semi skilled or hold the required licences to perform your role?

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

[3 minutes 34 seconds][Agent] : Yes or no 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, yes or no? Do you regularly work underground or underwater, work at heights above 10 metres, work offshore, carry a firearm or drive long haul?

[3 minutes 46 seconds][Customer] : No, no.

[3 minutes 54 seconds][Agent] : Yes or no thank you. So that's the duty. Best assessment complete so thanks for your patience going through that. In regards to the quotes, are you currently employed or self-employed?

[4 minutes 5 seconds][Customer] : Self-employed.

[4 minutes 6 seconds][Agent] : So pre tax income is your share of annual income earned in the business before tax directly due to your own personal efforts, less any business expenses and excluding super contributions. This is the amount the business would otherwise cease earning in the event you are unable to work due to disability. So, uh, for this one here, umm, your annual income before tax is what we looked at to get an idea of what we can provide for you. So what's your annual income before tax?

[4 minutes 33 seconds][Customer] : Well, yeah, that's the tricky part.

[4 minutes 40 seconds][Agent] : Yep.

[4 minutes 35 seconds][Customer] : Well, it it'll have to be 100 grand minimum because yeah, like my first year out on my own.

[4 minutes 44 seconds][Agent] : Mm, hmm.

[4 minutes 44 seconds][Customer] : So it's like, yeah.

[4 minutes 49 seconds][Agent] : Yep, Yep.

[4 minutes 46 seconds][Customer] : So I'm expecting to earn 100 grand, yeah.

[4 minutes 49 seconds][Agent] : So \$100,000 And so that means, uh, based on your duties and income, you can select a monthly benefit amount from between \$1000 being the minimum up to 5833 dollars of cover. Uh, the higher amount of cover you choose, the higher the cost and vice versa. Umm, So what? What monthly benefit amount would you like me to quote you on?

[5 minutes 6 seconds][Customer] : Yep, 5000 please.

[5 minutes 11 seconds][Agent] : Yep, no worries. Now we look at a waiting period and a benefit. As well. So 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. And please keep in mind the income benefit is paid monthly in arrears. This means the future is a 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 out of 30 days or 90 days?

[5 minutes 37 seconds][Customer] : 30, please.

[5 minutes 39 seconds][Agent] : And the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness. So you can choose six months, one year, two years or five years. So which benefit. Do I can select?

[5 minutes 52 seconds][Customer] : Oh, OK. Six months, please.

[5 minutes 57 seconds][Agent] : Yep. So for a monthly benefit amount of \$5000 of cover with a waiting period of 30 days and benefit a period of six months, we'll go into a quote for that. And for your smokers status, have you had a cigarette in the last 12 months? Yes or no?

[6 minutes 8 seconds][Customer] : Nah. Nah.

[6 minutes 9 seconds][Agent] : Thank you. So fortnightly the premium for this SIM would equate to \$41.46 per fortnight.

[6 minutes 18 seconds][Customer] : Yep.

[6 minutes 18 seconds][Agent] : Keeping in mind the waiting period of 30 days being the lowest waiting period does bring up the price. 90 days of course being a long, the waiting period would

produce the cost, but if you want to leave it at that, it's 4146 fortnight. And of course, with this policy, your premium is stepped, which means it will generally increase each as you age.

[6 minutes 39 seconds][Customer] : Yep.

[6 minutes 39 seconds][Agent] : So I'll give you an example of how that looks. Did you want me to leave it at the quote we've looked at there or did you want me to change anything? Mm hmm. Mm hmm.

[6 minutes 46 seconds][Customer] : Well like just out of interest if I go to 150 grand a year, how much does that how much does that change?

[6 minutes 55 seconds][Agent] : The monthly benefit amount. MM hmm.

[6 minutes 54 seconds][Customer] : So yeah, the monthly benefit and then if we up the monthly benefit, how much does it change the premium? Sorry the.

[7 minutes 3 seconds][Agent] : So if your if your annual, so if the annual income before tax is one \$50,000 of cover, then you can choose between 1000 up to \$8750.

[7 minutes 20 seconds][Customer] : 6000, please.

[7 minutes 17 seconds][Agent] : Which monthly benefit amount will drive me to quote you on 6000? Yep. OK, so if you're looking at a \$6000 monthly benefit amount, do you want me to leave it at the 30 day waiting period or the 90 day?

[7 minutes 29 seconds][Customer] : Yes, please.

[7 minutes 30 seconds][Agent] : Yep. So we'll go 6000 monthly benefit amount with a 30 day waiting period and a six month benefit. Is that correct?

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

[7 minutes 37 seconds][Agent] : Yep. So that would be \$49.75 per fortnight.

[7 minutes 42 seconds][Customer] : Oh yeah. 6 bucks. Yeah. OK. A fortnight. Yep.

[7 minutes 43 seconds][Agent] : OK, Yep. Now, umm, in regards to the rehabilitation benefit you get with this, the policy has a rehabilitation benefit included. So this pays a reimbursement of up to 50% of your monthly income benefit to a maximum of \$3000 to help with rehabilitation costs whilst claiming. Or we can reimburse up to six times your income benefit towards cost of equipment or

modifications required to assess your return to work. And it also includes the final expenses benefit as well.

[8 minutes 15 seconds][Customer] : Yeah, OK.

[8 minutes 14 seconds][Agent] : So this is a bit of a morbid topic, but basically this pays 10,000 dollars in the event that you pass away to help us assist with funeral costs or final expenses for your family.

[8 minutes 24 seconds][Customer] : Yeah, OK. Yeah.

[8 minutes 24 seconds][Agent] : OK, umm now in regards to the premium projection, I'll give you an idea of how that looks. So as an indication, if you make no changes to the policy, then your premium next year would be \$46.48 a fortnight and your monthly benefit amount would be \$6000 with a waiting period of 30 days and a benefit period of six months. I know you're probably thinking, you just told me it will increase and it looks like it's gone down. Umm, it does have age as a factor.

[9 minutes][Customer] : Yep.

[8 minutes 52 seconds][Agent] : So uh, currently at \$49.75 a fortnight, the following you would actually go down to \$46.48 a fortnight, umm, in 2020, 633 though it would be 4956 a fortnight.

[9 minutes 5 seconds][Customer] : Oh, you got like that. Yep.

[9 minutes 5 seconds][Agent] : OK, umm, now in regards to umm, the premium structure, you can also find information about our premium structure on our website if you need to anyway, but we just like to go over that on the phone to make sure it's clear. And uh, you get a refund of \$129.34 paid back to your, uh, to pay back to you following your first policy anniversary date with this one, uh, just after the first year, It's basically like a thank you for being with us. Uh, pay.

[9 minutes 28 seconds][Customer] : Yeah, OK, Yeah, OK.

[9 minutes 32 seconds][Agent] : Umm, another thing with income protection insurance, uh, we aren't financial advisors of course, but keep in mind that the premium full income protection, uh, so the premiums, full income protection are generally tax deductible, which can make it even more cost effective for you. And, uh, when it comes down to eligibility, we'll go over those health and lifestyle questions now and see how you go. This of course, will give us the outcome.

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

[9 minutes 56 seconds][Agent] : So I'm just gonna pop Sure.

[9 minutes 57 seconds][Customer] : I've just a quick question.

[9 minutes 57 seconds][Agent] : MMM, mm, hmm. Mm, hmm. Mm hmm.

[9 minutes 59 seconds][Customer] : Can I up one, up the income protection and two, change the the length of just say say in two or three, four years time I'm earning well more and I need like a hire cover and a longer period. I can change that at any time.

[10 minutes 20 seconds][Agent] : With this one here, you can only apply to do the lower risk on on our end. So for example, if you have \$6000 monthly benefit amount, you can apply to decrease the benefit amount at any time, but you can't apply to increase it.

[10 minutes 32 seconds][Customer] : Yeah, OK.

[10 minutes 33 seconds][Agent] : If you have a waiting period of 30 days, you can apply to have it up to the 90 days. But if you had 90 days to start off with, you can't apply to bring it to 30. Umm, And if you have a benefit period of six months, that's the lowest benefit. You can select. So you can't apply to bring it down further, and you can't apply to increase it. But if you had a higher benefit. Then you can apply to decrease it.

[10 minutes 42 seconds][Customer] : Oh, OK, Yep, yeah, OK, OK, OK. Yep, Yep, Yep. That makes sense.

[10 minutes 54 seconds][Agent] : OK, umm, now when it comes down to the policy itself though, for whatever reason, uh, you want to reevaluate, you know, laid down the track, uh, there are no cancellation fees locking con, uh, sorry, there are no cancellation fees locking contracts. So you can call up and apply to cancel at any time. And with this policy, uh, you can apply up until the age of 60 years old, subject to eligibility at the time if you're an Australian resident. OK now umm, in regards to that, has that answered your question?

[11 minutes 19 seconds][Customer] : Yep, Yep, Yep.

[11 minutes 27 seconds][Agent] : Yep. And what was your post code for your home address? 6255 OK and the suburb?

[11 minutes 31 seconds][Customer] : 6255 Bridge down.

[11 minutes 42 seconds][Agent] : Yep, sorry, one SEC. And then, sorry, the street address for that suburb, 16 Coronation Street.

[12 minutes 21 seconds][Customer] : 16 Coronation Street.

[12 minutes 25 seconds][Agent] : Yep.

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

[12 minutes 26 seconds][Agent] : Is that your postal address where your mail gets sent?

[12 minutes 28 seconds][Customer] : Yeah. Yeah.

[12 minutes 29 seconds][Agent] : Yep. So easy. So I'll read you out a short paragraph for now and basically just explains what's expected of myself and asking you these questions and what's expected of yourself in answering them. Once I've read that out too, we'll hop into the into that and go from there. So just pulling it up. All right, And before I jump into this, do you have any other questions about the income protection so far?

[12 minutes 50 seconds][Customer] : No at all.

[12 minutes 51 seconds][Agent] : It's all clear at the moment.

[12 minutes 51 seconds][Customer] : Thank you. Yeah.

[12 minutes 53 seconds][Agent] : Yep, so it just reads uh. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and they 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 to 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 and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us in any earlier discussions you have had. If you do not take reasonable care, you may breach 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 you understand and agree to your duty. Yes or no?

[13 minutes 53 seconds][Customer] : Yes. Yep.

[13 minutes 54 seconds][Agent] : Thank you. Alright so first question here just in regards to citizenship, it just reads are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia. Yes or no?

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

[14 minutes 6 seconds][Agent] : Does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? Yes or no thank you. It says are you a employed or B self-employed? Yep. Do you own a business or are you a contractor?

[14 minutes 12 seconds][Customer] : No, no, self-employed own a business.

[14 minutes 24 seconds][Agent] : Yep business owner. Mm hmm.

[14 minutes 24 seconds][Customer] : Well, sorry, I I can you clarify a contractor?

[14 minutes 30 seconds][Agent] : It doesn't give us a definition of the difference between the two. It just gives you the option of doing a business owner or a contractor.

[14 minutes 37 seconds][Customer] : Well, 'cause that that's what that's my job is not well, I am a contractor, I'm a welding contractor.

[14 minutes 41 seconds][Agent] : Yep. Do you own the business?

[14 minutes 41 seconds][Customer] : So, but it's through my own business. Yeah, yeah.

[14 minutes 44 seconds][Agent] : OK, so I in that case we can D put down business owner then. OK, because you're a contractor in your own business, Is that correct?

[14 minutes 44 seconds][Customer] : Yep, yeah, yeah.

[14 minutes 52 seconds][Agent] : Yep. So business owner, have you been in your current business for at least 12 months? Yes or no? No. OK. Umm. Mm hmm.

[14 minutes 57 seconds][Customer] : No, well, hang on, I ha, I have, but what I'm changing. Alright, so here's a grey one. I've I've got my ABN.

[15 minutes 7 seconds][Agent] : Mm. Hmm. Yep, Yep. Mm hmm.

[15 minutes 8 seconds][Customer] : I've been a sole trader for five years and been working for the past five years also working full time, but all my time off working through my business, but now I'm going to PCYLTD do that. So how how is that end as as that question?

[15 minutes 29 seconds][Agent] : Umm, well, if you do business owner, it just asks have you been in your current business for at least 12 months? And then if you would say yes, for example, it would say, uh, sorry. If you would say no, for example, sorry, it says, uh, there's an exclusion. So the pre disabl, it says the pre disability income for any claim within the 1st 12 months of you being a self-employed person will be the average monthly income generated by the relevant business or practice due to your own personal work efforts or activities, unless your share of necessarily incurred business expenses from the time of becoming a self-employed person to the date of total decadment.

[16 minutes 7 seconds][Customer] : OK, I understand that now. Yep, Yep. So.

[16 minutes 6 seconds][Agent] : Umm, it's yeah, Yep. So if this one's already a business owner and then it says have you been in your current business for at least 12 months?

[16 minutes 9 seconds][Customer] : So no, I haven't, no.

[16 minutes 16 seconds][Agent] : Yes or no, Thank you. If you were to become disabled and unable to work, would your business continue to generate income for more than 60 days? Yes or no Thank you. Do you have a second occupation that generates a taxable income? Yes or no thank you. Have you ever been declared bankrupt or placed in receivership and voluntary liquidation or under administration?

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

[16 minutes 39 seconds][Agent] : Yes or no thank you. The next section is in relation to your height and weight. Please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. So for the first question, it says what is your exact height in either centimetres or feet and inches? Yep. So 5 feet 11 inches.

[17 minutes 1 seconds][Customer] : 511, yeah.

[17 minutes 6 seconds][Agent] : OK. What is your exact weight? Either kilograms, pounds or stones?

[17 minutes 11 seconds][Customer] : 90 kilos.

[17 minutes 12 seconds][Agent] : Thank you. 90 KG. So best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Yes or no? Thank you. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no?

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

[17 minutes 32 seconds][Agent] : Thank you. Do you have definite plans to travel or reside outside of Australia? So booked or will be booking to travel within the next 12 months? Yes or no? Thank you. OK, so you got the next question now, do you have existing income protection cover? Yes or no?

[17 minutes 40 seconds][Customer] : No, well, only the only through my super, so no.

[17 minutes 58 seconds][Agent] : OK, so bear with me.

[18 minutes 7 seconds][Customer] : Yeah, just the standard one through my super, yeah.

[18 minutes 4 seconds][Agent] : So the one you have is just standing through your super, OK? Umm, in regards to the protection cover, umm, that you're looking at replacing because this is what this is in regards to.

[18 minutes 17 seconds][Customer] : Yeah, OK.

[18 minutes 17 seconds][Agent] : Because if you say, if you say yes to that, it says do you intend to replace your existing cover with this application? If you say no and then it says, will this cover plus your existing cover exceeds 70% of your pre tax income? If you say yes, it's basically saying that it can affect your payments because you'd be receiving payment elsewhere.

[18 minutes 39 seconds][Customer] : Oh, OK. No, it won't. Then it'll be this is my, it'll, it'll be my sole, that'll be my sole income insurance.

[18 minutes 38 seconds][Agent] : I believe it'd be this will be this will be only income protection cover.

[18 minutes 46 seconds][Customer] : Yeah, yeah.

[18 minutes 49 seconds][Agent] : OK, let me just check because with this one here it says if you say do you have existing application cover and you say yes. And then you say do you intend to replace your existing with this one? And you say yes, just continue the application. So would you are you intending to replace your existing cover with this application?

[19 minutes 10 seconds][Customer] : Yes, that's fine.

[19 minutes 11 seconds][Agent] : Yep, I can, I can clarify and double check to see what they say because I'm not sure if I'm not sure too sure of how the Super one works in regards to is it like TPD or is it income protection?

[19 minutes 13 seconds][Customer] : Yeah, because the second one, just like it's standard with my well, well, yeah, I suppose the income protection is by the rule, right?

[19 minutes 36 seconds][Agent] : OK.

[19 minutes 35 seconds][Customer] : Yeah, but it's just like I can't cancel it.

[19 minutes 41 seconds][Agent] : It's just part of the yeah, OK.

[19 minutes 38 seconds][Customer] : It's just, it's just part of my Yeah. The **** Yeah.

[19 minutes 44 seconds][Agent] : I'm just sort of double check and clarify on that one. I'll be I'll be back in a moment. Just bear with me. One SEC won't be long.

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

[19 minutes 53 seconds][Agent] : I'll pop you on a short hold. Thank you. Hi there. Thanks for holding for me. So yeah, if you if you haven't covered through your super with that one there it is something that we would consider still having income protection cover with. And then it's just up to you how you go about it from there, like what you do with that one. So do you have existing income protection cover? We'll say yes. And then it says do you intend to replace your existing cover with this application, yes or no?

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

[21 minutes 11 seconds][Agent] : Yep, we got next question. So this one says, have you ever had symptoms of, been diagnosed with or treated for, 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. The next one says, uh, stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure. Yes or no. Uh, next one says have you ever had an abnormal PSA test or an enlarged prostate? Yes or no. High cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting? Yes or no. Diabetes, raise blood sugar, Impaired glucose tolerance or impaired fasting glucose. Yes or no.

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

[21 minutes 58 seconds][Agent] : Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Yes or no Epilepsy, motion neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Yes or no.

[22 minutes 4 seconds][Customer] : No, No.

[22 minutes 13 seconds][Agent] : Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Yes or no?

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

[22 minutes 20 seconds][Agent] : Yep. So if this almost do the drop down so it says is your condition a form of schizophrenia, a bipolar or psychotic disorder? Yes or no.

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

[22 minutes 28 seconds][Agent] : Is your condition depression, anxiety, post nasal depression or stress, including post traumatic stress disorder?

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

[22 minutes 33 seconds][Agent] : Yes or no, Yep. Uh, next one says anorexia nervosa or bulimia.

[22 minutes 39 seconds][Customer] : No, no, no.

[22 minutes 38 seconds][Agent] : Yes or no, ADHD or ADD, yes or no, uh, other mental illness, yes or no, umm, have In regards to the one we said yes to, how many episodes have you had which required treatment? So for this one, we do have a definition of what we mean by episodes, which we'll rate out too, just because sometimes people get a bit confused on this one. So let me pull it up now. Medical definitions. Bear with me one SEC. OK, so it's a bit of a lengthy umm definition, but it

gives us examples. Well to make it a bit easier. So it just says an episode is an event, occurrence or recurrence of symptoms with increased severity from normal mood and usually require either medical intervention, referral, treatment or alterations slash adjustments to existing maintenance treatment. So treatment can take the form of medication and or counselling, flash therapy. So these are the examples. So if someone has mental health symptoms that require treatment this is an episode and if they return to their doctor several times to monitor the situation and also repeat prescriptions this is the same single episode. If, however, they have a relapse or symptoms worsen and treatment needs to be changed or increased, then this constitutes the second episode.

[24 minutes 7 seconds][Customer] : Bye.

[24 minutes 2 seconds][Agent] : Similar to this, if the applicant recovers and treatment stops and the applicant's fine, but then at a later date symptoms return and they have to go back to the doctor to seek further advice, this will be a separate episode. So basically Sam, umm, if someone has mental health symptoms that require treatment, this is an episode, and if they return to the doctor several times to monitor the situation and also repeat descriptions, this is still the same single episode. So for yourself, how many episodes have you had which required treatment? Would you say 1 to 2/3 to 4/5 to 6/7 plus? Yep. And then it says was it more than one episode? Yes or no? Yep. Have you had symptoms or treatment for this condition within the last six months? Yes or no?

[24 minutes 34 seconds][Customer] : 1/2 Yeah, yeah.

[24 minutes 47 seconds][Agent] : Yep. Have you ever seriously contemplated or attempted suicide? Yes or no thank you. Have the factors or causes that triggered the symptoms been partially or fully removed? Yes or no thank you. In the last 10 years, have you required hospitalisation as a result of this condition?

[24 minutes 52 seconds][Customer] : No, yeah, no.

[25 minutes 5 seconds][Agent] : Yes or no thank you, the next part reads. Any illegal drug use, abuse, prescription medication or received medical advice or counselling to alcohol consumption Yes or no. Disorder of kidney or bladder? Yes or no. Blood disorder or disease, Yes or no. Asthma or other respiratory disorder excluding childhood asthma, yes or no.

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

[25 minutes 30 seconds][Agent] : Back or neck pain or disorder, yes or no?

[25 minutes 33 seconds][Customer] : Yeah.

[25 minutes 34 seconds][Agent] : Yep. So for this one here, just do the drop downs. Are you on restricted work duties or have limited mobility? Yes or no? Thank you. Have you had symptoms requiring treatment in the last two years? Yes or no?

[25 minutes 40 seconds][Customer] : No, yeah.

[25 minutes 47 seconds][Agent] : Yep. The next one says arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Yes or no. The next one says osteoporosis or osteopenia. Yes or no. Joint or muscle pain, Ligament injuries, including replacement or reconstructive surgery. Yes or no. Any defect of hearing or sight other than which is corrected by glasses or contact lenses. Yes or no.

[25 minutes 58 seconds][Customer] : No, no, no, no.

[26 minutes 16 seconds][Agent] : Thank you. This next one says 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 or biopsy? Yes or no? 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?

[26 minutes 36 seconds][Customer] : No, no.

[26 minutes 44 seconds][Agent] : Yes or no, 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? Yes or no? Yep. So for this one here it says what was the name of the illness or injury?

[26 minutes 55 seconds][Customer] : Yeah, I love that pain.

[27 minutes 3 seconds][Agent] : So earlier we did back pain. Is that what you were referring to when you said the back pain?

[27 minutes 7 seconds][Customer] : Yeah.

[27 minutes 8 seconds][Agent] : Yep. So for this one here, it's other than what you've already told me about South.

[27 minutes 11 seconds][Customer] : Oh, OK.

[27 minutes 11 seconds][Agent] : Considering I've already put the back pain in there.

[27 minutes 12 seconds][Customer] : No, Yes. Yes.

[27 minutes 14 seconds][Agent] : We don't we don't have to re mention that. So this is saying other than what you have already told me about. Have you ever during your working career required more than two consecutive weeks off work due to I'll sorry, due to illness or injury, yes or no? Thank you. The next question here is in regards to family history. It's just to the best of your knowledge. So to the best of your knowledge, have any of your immediate family, so neither father, brother or sister, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? Yes or no? To the best of your knowledge, have any of your immediate families, so mother, father, brother or sister, suffer from cancer, heart condition, stroke or other hereditary disease prior to the age of 60 years old, yes or no?

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

[27 minutes 58 seconds][Agent] : Thank you. OK, other than one of events. So besides things like 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 recognised airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving, Decker than 40 metres, cable recognising or any other hazardous activity? Yes or no? Sorry.

[28 minutes 26 seconds][Customer] : No.

[28 minutes 27 seconds][Agent] : Thank you. And then just lastly in regards to COVID, I know it's not really the hot topic anymore, but there is a COVID question, so I'll just pop that up and we'll be done. OK. Where is it? Yeah. So have you been hospitalized for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days? Yes or no? Thank you. All right, so that's all done. So just confirm the height's

511 and the weight was 90 KG, was that right? Yep, so easy.

[29 minutes 13 seconds][Customer] : Hello.

[29 minutes 9 seconds][Agent] : So for this one here, the outcome has come up already from the looks of it. I'll just read you out the outcome and see what the changes are or if there are exclusions etc. So just stay with me while I pop that up now under any application outcome. OK, so with this one here, your application is approved with the blow terms. So let's pull it up and have a look. So these are the exclusions. So this is based on the information disclosing your application. The following exclusions apply. So in regards to uh, the exclusion we disclosed in regards to uh, where is it self-employed?

[30 minutes 23 seconds][Customer] : None.

[30 minutes 17 seconds][Agent] : Oh yeah, this isn't in regards to UMM, being self-employed for less than 12 months. So it says self-employed. So so sorry. self-employed disability income. So I registered you earlier, but I'm just to recap it. So the pre disability income for any claim within the 1st 12 months of you being a self-employed person will be the average monthly income generated by the relevant business or practice due to your own personal work efforts or activities. That's your share of necessarily incurred business expenses from the time of becoming a self-employed person to the date of total disabament. Then in regards to mental health, where we pop down in the application based on your answers disclosed in the mental health Section 1 plus episodes, it says no benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from mental health disorder or illness, stress, drug or alcohol abuse. Uh, and then in regards to your disclosure for the, umm, back pain that we popped down South back disorder requires treatment.

[31 minutes 34 seconds][Customer] : None.

[31 minutes 22 seconds][Agent] : Umm, no benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from the spine, including it's intervertebral discs, nerve roots, supporting musculature or ligaments. So as the, the outcome and of course the application has been approved price wise, the fortnight, the premium has stayed the

same so that there were no changes to the cost. Uh, it remains at \$49.75 per fortnight. If you want to do the monthly benefit amount of \$6000 of cover with the 30 day waiting period and a six month benefit. Uh, which means that your refund for this would be \$129.34 and that gets paid back to you following your first policy anniversary date in terms of payments, etcetera. This one here you can choose a payment day as far as up to 30 days in the future. So whichever date you choose, no payment comes out until that date. However, we still start your policy over the phone same day. So that way your cover begins. It's just that no payment comes out until you've chosen.

[32 minutes 32 seconds][Customer] : Yes, please.

[32 minutes 28 seconds][Agent] : Do you want me to leave it the \$6000 monthly benefit amount with the 30 day waiting period and a six month benefit. Sam Yep. So just leave it as it is. Yep. So today's the 1st of November, so you can choose between now and up to, uh, well, if you're doing fortnightly payments, then you can choose up until the 29th of November. Umm, because we can't do a first payment on a weekend. So if you did 30 days from today, it would be on Saturday. Uh, what day of the week do you want this to be coming out and what date do you want the first one to be?

[32 minutes 38 seconds][Customer] : Yeah, yeah, by yeah, by mid, mid month.

[33 minutes 14 seconds][Agent] : OK, do you want to be doing, do you want to come out fortnightly, monthly or annually for the payment frequency?

[33 minutes 13 seconds][Customer] : So yeah, probably fortnightly to start with, yeah.

[33 minutes 24 seconds][Agent] : Yep. So fortnightly, let me know what day of the week you choose and I'll let you know the different options you have between now and how far you can push your payment back. And you can tell me which one between Monday and Friday. What day do you like? What day of the week do you prefer this to be coming out? Fortnightly?

[33 minutes 39 seconds][Customer] : Friday probably, yeah, Friday.

[33 minutes 40 seconds][Agent] : Friday. OK, so the options are so there's today, Friday, the 1st, there's the 8th, the 15th, 22nd or 29th. Yep.

[33 minutes 51 seconds][Customer] : So can you, can you send that quote through e-mail so I can have a look at it before I I just just so I can clarify a couple of things in my own mind just or do you

need to start the policy now?

[34 minutes 9 seconds][Agent] : Mm hmm. We don't have to do anything. It's completely up to you. If someone asks to ever read or look at anything, we have an obligation to give them options. So the option is I, I can send you an e-mail, it just doesn't have any protection attached while you're reviewing it.

[34 minutes 16 seconds][Customer] : Yep, Yeah, that's fine.

[34 minutes 21 seconds][Agent] : Uh, and then of course, you can do your thing. Umm, alternatively, we also give the option where you can choose a payment day, uh, on a date that's in the future. So that way you can review the documents we send out to even while being covered. And then if you have a change of mind, you can simply call up and apply to cancel at any time. Uh, but as I said, it's completely up to you how you go about it. It doesn't bother us.

[34 minutes 42 seconds][Customer] : Yeah. Can you please e-mail it to me and I'll that way? Alright, Have a look over it and stuff.

[34 minutes 49 seconds][Agent] : Yeah, that's fine. I'll send it through to your e-mail now, just keeping in mind just a financial protection attached while reviewing it with this option. But it does give you the e-mail to review and of course, your questions don't expire for about 30 days.

[35 minutes 4 seconds][Customer] : Yeah, no worries.

[35 minutes 6 seconds][Agent] : No worries. Now if anything does come up in the meantime though, health wise, and it's on your medical history, keeping in mind it does have to get disclosed.

[35 minutes 12 seconds][Customer] : Yeah.

[35 minutes 12 seconds][Agent] : Uh, unfortunately, I have spoken to people where they've been choosing this option and reviewing it and things have come up, uh, and it has either changed their ability to get the cover, uh, or it's, uh, affected pricing, especially if it's like things like birthdays and things like that as well. So just please keep that in mind while reviewing. Umm, so if you do want to get it done, you know, just to reduce that risk, uh, feel free to give us a call and we can help you assist, assist you further. But if you're in a position where you know, it's not something you want to go ahead with, then there's no obligation at all. It's completely up to you. Now, the e-mail that you're

getting sent to you is called a pre activation e-mail. So pre activation e-mail just means that you can go into the e-mail that we send you and you can activate the cover through the e-mail instead of doing it over the phone.

[35 minutes 56 seconds][Customer] : Yeah, OK.

[35 minutes 57 seconds][Agent] : It's because you've already been approved. This is pending activation. So the e-mail for the pre activation that we send you would be a \$6000 monthly benefit amount with a 30 day waiting period and a six month benefit. And if it does ask you for a password to activate that or to get into it, the password would just be your date of birth.

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

[36 minutes 15 seconds][Agent] : So to 809-1993 with no spaces or forward slashes.

[36 minutes 21 seconds][Customer] : Alright, no worries.

[36 minutes 20 seconds][Agent] : OK, no worries at all. I'll get back to you today and, uh, keep it up for that e-mail and, uh, thanks for your time.

[36 minutes 27 seconds][Customer] : Yeah, Thanks so much.

[36 minutes 28 seconds][Agent] : OK, see you mate. Bye.

[36 minutes 30 seconds][Customer] : Yeah.