

[14 seconds][Customer] : Lorraine speaking.

[15 seconds][Agent] : Hey, good afternoon. Irene, This is Kapila. I'm calling from Veal Insurance. You're looking to some life insurance online. How are you?

[23 seconds][Customer] : Good. How are you?

[24 seconds][Agent] : I'm fine, thank you. Thanks for asking. Just because it's any call, please, our calls are recorded and any advice I provide is general nature may not be suitable to your situation. And you're speaking to Capilan from village. Can I just also confirm our team, the Irene Barbini and your date of birth, 28th of January 2003, so you're 21 years young and can I confirm that you are a female Australian visitor just to clear your center.

[39 seconds][Customer] : Yep, yes, Yep.

[53 seconds][Agent] : Thank you very much for that. And as I mentioned, you speak to Capilan from village. But Irene, you can just call me Cap for short. OK.

[59 seconds][Customer] : OK.

[1 minutes][Agent] : Now think about me asking before we go any further. What's the reason you're looking into some life insurance? I guess. What prompted the inquiry for you?

[1 minutes 8 seconds][Customer] : I guess like 'cause I kind of work in like an high, like a high risk sort of area.

[1 minutes 12 seconds][Agent] : Yes. Peace of Mind. Yeah.

[1 minutes 12 seconds][Customer] : So I was just thinking just to cover, just in case, yeah.

[1 minutes 18 seconds][Agent] : High risk area. So what do you do for work?

[1 minutes 21 seconds][Customer] : So I work in like federal government.

[1 minutes 24 seconds][Agent] : Where was that?

[1 minutes 26 seconds][Customer] : I work in the federal government. So I work for the ABS.

[1 minutes 25 seconds][Agent] : Sorry, uh, right, OK, fair enough. Normally, Sir, in your case, if something happens, just want to make sure that this money, would that go to just your family or do you have any children or partner?

[1 minutes 38 seconds][Customer] : Yeah, just to my family.

[1 minutes 41 seconds][Agent] : OK, beautiful. Umm and look, that's exactly what the life insurance, uh, is designed to do. How we give you that Peace of Mind though, we've made it very easy for our customers to apply for umm, so with us, I mean, there's no physical medical checks or blood tests required at all. All we do is we run you to issues of health and last our questions over the phone. OK, That's a safety eligible for the cover. How the cover works those if you are accepted for the life insurance and once you decide to commence the policy, you will be covered immediately for death due to any cause. The only thing that covered is suicide in the 1st 13 months.

[1 minutes 58 seconds][Customer] : OK, Yep.

[2 minutes 15 seconds][Agent] : OK, uh, so we take out the cover today and tomorrow possibly in a car accident or heart attack, Touchwood, it'll be caught for those kind of things straight away. OK. There's a terminally ill advanced payment included as well. What that basically means that at any time you hold the policy, if you were diagnosed at 12 months or less to live by a medical practitioner, then obviously this situation will pay a 100% of your life insurance benefit amount to you while you arrive.

[2 minutes 23 seconds][Customer] : OK, OK.

[2 minutes 40 seconds][Agent] : OK, any questions so far?

[2 minutes 44 seconds][Customer] : No, I don't know.

[2 minutes 45 seconds][Agent] : Do you can I just ask you there? Have you had a cigarette in the last 12 months? Yes, Sir.

[2 minutes 50 seconds][Customer] : No.

[2 minutes 49 seconds][Agent] : No, Excellent. I wish I could say the same thing. Let's make hot. All right, let's have a look here. So with the level of cover, what amount did you want me to start off at? Maximum is \$100,000 minimum, maximum is \$1,000,000. Minimum is \$100,000.

[3 minutes 5 seconds][Customer] : I was probably thinking maybe around 400 to 500,000.

[3 minutes 4 seconds][Agent] : Four, 100 and 500.

[3 minutes 8 seconds][Customer] : I'll probably do 500.

[3 minutes 9 seconds][Agent] : I can give you an example, \$500,000 cover you're looking at about

\$15.43 a fortnight, \$400,000 cover you're looking at about \$12.35 a four, 500, OK. Remember, in the future, you can always give us a corner party increase or decrease the level of coverage any time is all subject to eligibility.

[3 minutes 32 seconds][Customer] : Beautiful.

[3 minutes 32 seconds][Agent] : OK, now run you through the questions first. If I can get you approved, I'll explain to what we do after that with the premium. I just want to let you know, you might know this already, but it says in your premium step which is will generally increase ET as the age. In addition, this policy has automatic indexation, which means each of your sum insurance will increase by 5% with associated increases in premium. However, you can opt out of this automatic indexation ET if you wish to ET, you have that option. OK, I'll give you an example. As an indication, if you make no changes to the policy, your premium next year will be let me just pull this up for you. While that's loading up, I just want to also let you know you can also find information about our premium structure on our website as well. OK? Umm, OK, so as an indication, if you make no changes to the policy, your premium next year will be \$16.20 a fortnight, but you benefit it ma'am would have gone up to \$525,000.

[3 minutes 59 seconds][Customer] : OK, OK, OK. Cool.

[4 minutes 27 seconds][Agent] : OK Uh, but we'll let you know what the new premium is roughly 4 weeks prior to the policy anniversary date. Any questions around that at all?

[4 minutes 27 seconds][Customer] : Oh, no.

[4 minutes 35 seconds][Agent] : Too easy. Umm, with your address, I have obviously spoken to you before. I think it was like last year, but you're still at 16 marathons place Durek.

[4 minutes 44 seconds][Customer] : So I'll do space.

[4 minutes 46 seconds][Agent] : OK, and NT 0830. That's for your mail burst as well.

[4 minutes 45 seconds][Customer] : Yeah, yeah, yeah. Just a mobile, yeah.

[4 minutes 51 seconds][Agent] : Do you have a landline number or just the mobile 0478793388 and e-mail address is ireneyrdoubleo17@gmail.com. Beautiful. And just again confirm it was 16 Merit did merit pens place direct. Yeah. Mt OK, beautiful. Now I'm going to read this out to you first. There's a

pre underwriting disclosure statement. It's going to explain to you a bit about the questions and how you should go about answering them and then we'll go straight into it.

[5 minutes 6 seconds][Customer] : Yeah, yeah, OK.

[5 minutes 23 seconds][Agent] : OK before that any questions so far too easy so it just says you. Please be aware all calls are recorded for quality monitoring purposes. We collect your personal information to provide insurance quotes you should cover and other related services. We will share this with the insurer and they share with other assurance service providers for the purpose of administering your policy of handling claims. Our privacy policy tells you more, including how to access and create the information and lodge complaints about breaches of privacy. By proceeding, you understand that you're applying the purchase life insurance policy and as such, you would need 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 early discussions you have had. If you do not take reasonable care, net breach your duty and if this happens, you ensure may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy.

[6 minutes 29 seconds][Customer] : Yes, I do.

[6 minutes 25 seconds][Agent] : Now, do do you understand and agree to do you need just declare Yes, Sir. Now the first question is a lot of COVID-19, in case it's asking you, have you been hospitalized COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Yes, Sir.

[6 minutes 41 seconds][Customer] : No.

[6 minutes 42 seconds][Agent] : OK, first question is a lot of So first question would be underwriting nice and easy. Good luck. So it's asking you, are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia, Yes or no?

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

[6 minutes 56 seconds][Agent] : Except does your work require to go underground? Work at heights

above 20 meters, dive to get to the 40 meters, use explosives or travel to areas experiencing war or civil unrest of work offshore. Yes, Sir. No.

[7 minutes 10 seconds][Customer] : No.

[7 minutes 11 seconds][Agent] : The next section is in relation to your heart and weight. Irene, please be aware that I am required to obtain a confident single figure measurement for each in order to continue the application. The system does not allow me to enter the approximate figures, words or heart and weight range.

[7 minutes 31 seconds][Customer] : Yep.

[7 minutes 25 seconds][Agent] : So the first question, what is the exact height you need this to be in centimeters or feet and inches, Beautiful. What is the exact weight and what's that it?

[7 minutes 31 seconds][Customer] : So 171 centimeters, 53 kilos.

[7 minutes 39 seconds][Agent] : Yep, beautiful. Thanks Ed. And have you experienced any unexplained weight loss? So more than 5 kilograms in the last 12 months? Yes, sooner.

[7 minutes 46 seconds][Customer] : No.

[7 minutes 47 seconds][Agent] : To the best of your knowledge I infected with the high risk category for contracting HIV which causes AIDS. Yes sooner. Do you have definite plans to travel or reside outside of Australia? Are you booked or will be booking travel within the next 12 months? Yes, sooner.

[7 minutes 54 seconds][Customer] : No, no.

[8 minutes 5 seconds][Agent] : Just saying that it is a worldwide cover as well. OK.

[8 minutes 8 seconds][Customer] : OK.

[8 minutes 8 seconds][Agent] : Next question, do you have existing life insurance policies with other life insurance companies with a combined total sum insured of more than \$5,000,000? Yes, Sir, no. OK, next set of questions regards to your medical history. If you have any questions, please stop and ask me. OK, so the questions are asking you, have you ever had symptoms of being diagnosed or treated for or intend to seek medical advice for any of the following cancer tumor, molar cysts, including skin cancer, sunspots, Melanoma or leukemia? You Cerner, have you ever had an

abnormal cervical smear? Yes.

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

[8 minutes 43 seconds][Agent] : Serna, stroke, chest pain, palpitations or heart conditions such as they're not limited to heart attack and angina or high blood pressure, yes Sir. No. High cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting, yes, Sir. No. Diabetes, raise blood sugar, impaired glucose tolerance or impaired fasting glucose, yes, Sir no. Hepatitis. So any disorder of the liver, stomach, bowel, gallbladder or pancreas? Yes, Sir. No. Epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Yes or no.

[8 minutes 53 seconds][Customer] : No, no, no, no, no.

[9 minutes 22 seconds][Agent] : Anxiety, depression or stress, required medical treatment or any other mental health disorder. Yes or no. Mm hmm.

[9 minutes 29 seconds][Customer] : I used to go onto like Alexa where I was on Lexapro for a bit, but but that was for like social anxiety and stuff like that. That's all good.

[9 minutes 36 seconds][Agent] : That that's all right. So we can put that in for you. That's not a problem. As you'd ask, is your condition to form a schizophrenia, bipolar psychotic disorder? Yes, Sir. OK, and next question is your condition option A? So I I know you've already told me I was in a list out of options. OK, so option A, depression, anxiety, post native depression or stress including post traumatic stress disorder, option B anavexia, universal bulimia, option C ADHD or ADD or option D other mental illness. Yep. And how many episodes have you had which required treatment? I've got here one to two episodes, 3 to 4 episodes, five to six episodes of seven plus.

[10 minutes 17 seconds][Customer] : I've never really had a proper like episode but.

[10 minutes 20 seconds][Agent] : OK, what I'll do is I'll give you a definition so, uh, of what an episode means with us, OK? Because for example, let's just say you go and see a doctor and they, you know, you go get medication once a month to refill it, for example. The all of that can just be counted as one episode, you know what I mean?

[10 minutes 36 seconds][Customer] : Mm Hmm.

[10 minutes 36 seconds][Agent] : But that's, I'll give you, I'll give you the definition 1st and then I'll

give you 3 examples that that make up an episode.

[10 minutes 42 seconds][Customer] : Hmm. Mm.

[10 minutes 42 seconds][Agent] : OK umm so if an episode is an event, occurrence or reoccurrence of symptoms with increased severity from normal mood and usually require you that medical intervention, referral, treatment or alteration adjustment to existing maintenance treatment.

[11 minutes][Customer] : OK.

[10 minutes 58 seconds][Agent] : OK so then the treatment could take the form of medication and do counseling or therapy.

[11 minutes 4 seconds][Customer] : Mm. Hmm.

[11 minutes 4 seconds][Agent] : So I'll give you 3 examples. OK, well of what constitutes an episode. 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 or for repeat prescriptions, this is the same single episode. OK now the second example. If, however, they have a relapse or symptoms worsen and treatment needs to be changed or increased, and this constitutes a second episode. OK. And the third example, similarly, if the applicant recovers and treatment stops and the applicant is fine, but at a later date, symptoms retain and they have to go back to the doctor to seek further advice, this would be a separate episode as well.

[11 minutes 25 seconds][Customer] : OK, OK.

[11 minutes 50 seconds][Agent] : So going back to this question, how many episodes have you had which required treatment?

[11 minutes 55 seconds][Customer] : 3-1.

[11 minutes 56 seconds][Agent] : Yeah. So we just, I put it one to two episodes. Was it more than one episode? Yes or no? And have you had symptoms or treatment for this condition within the last six months? Yes, Serna. Yeah.

[12 minutes 1 seconds][Customer] : No, yes, I went recently, probably a month ago.

[12 minutes 10 seconds][Agent] : Yeah, that's fine. So the yesterday. Have you ever since he contemplated attempted suicide? Yes, Serna. OK, going on to the next question, Irene. Are any

illegal drug use, abuse or prescription medication oversee medical advice or counseling for alcohol consumption? Yes, Sena. Disorder of the kidney or bladder. Yes, Sena, blood disorder or disease? Yes, Sena. Asthma or other respiratory disorder excluding childhood asthma.

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

[12 minutes 36 seconds][Agent] : Yes, Sena, doing very well. All right, next question, other than what you've 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 the results of any medical tests or investigations such as We're not limited to any surgeries, X-rays, scans, blood tests or biopsy. Yes, Sena.

[12 minutes 58 seconds][Customer] : So I've got places to go through, so I just take the pill to regulate my places to go through.

[13 minutes 3 seconds][Agent] : Policies to go is OK, Give me one SEC. Umm should be here PCOC umm hold on one SEC. Can I just pop you on? Hold for one SEC?

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

[13 minutes 29 seconds][Agent] : Just bear with me one second, OK? I'll just double check this. Thank you. Thanks, Olivia Arin.

[15 minutes 3 seconds][Customer] : That's so good.

[15 minutes 4 seconds][Agent] : Yeah. All right, so I'm just gonna put in here polycystic since polycystic ovarian syndrome, Is that right?

[15 minutes 10 seconds][Customer] : Hmm. Mm.

[15 minutes 10 seconds][Agent] : I don't think it's. Yeah.

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

[15 minutes 11 seconds][Agent] : OK, So just really quickly, umm, asking just a few questions. OK. So he's also known as PCOC. OK, That's right.

[15 minutes 27 seconds][Customer] : Mm. Hmm.

[15 minutes 37 seconds][Agent] : And then OK, uh, PC OK, first thing I just need to ask you that, umm, there's no sort of cancer. Like they did a biopsy and everything came back normal. Have you

got yet?

[15 minutes 51 seconds][Customer] : Yeah, they're open on.

[15 minutes 53 seconds][Agent] : So biopsy, uh, was done. Let's see. And everything, it's benign. No, no future investigation. Then it's like they just start medication.

[16 minutes 11 seconds][Customer] : Yeah. Yeah. I'm just unlike the normal like contraception.

[16 minutes 10 seconds][Agent] : Yeah, OK. So no future investigations, just on medication. And what's the medication name?

[16 minutes 28 seconds][Customer] : It's let me help quickly.

[16 minutes 30 seconds][Agent] : Yeah, sure. OK, so let me just check.

[16 minutes 37 seconds][Customer] : It's called Levelyn LEVLEN.

[16 minutes 45 seconds][Agent] : Could you spell that for me, LEVLEN?

[16 minutes 54 seconds][Customer] : Yep.

[16 minutes 56 seconds][Agent] : And what's the dosage? Sure, that's alright. That's alright.

[17 minutes 2 seconds][Customer] : That's OK. It says 150 slash 30 so 150 micrograms of 11 or gastro and 30 micrograms of *****. If they know this should be something like that.

[17 minutes 27 seconds][Agent] : OK, uh, so I just put it leveling. So how many tablets do you take? Just one.

[17 minutes 33 seconds][Customer] : So it's just one daily. Yeah. It's just for just to regulate my period, really.

[17 minutes 37 seconds][Agent] : OK, All right. So it's more of a contraception, is it?

[17 minutes 41 seconds][Customer] : Yeah. Yeah, 'cause during it. That's why they diagnosed me, because I wasn't getting my period. And then they were like, oh, you've got places to go and we're just putting on the pillow and I haven't had any issues since. It do it regulates them so I get that. Every month. Yeah. So.

[17 minutes 40 seconds][Agent] : All right Uh, like I said, the pills and stops the periods regulates it OK, so so I was putting here currently on a contraception umm as form of treatment, umm takes on tablet of and it's called Levlein yeah Lev Len. OK, too easy. I'll just put that. All good. Thanks for

that. So, uh, motivational card, the medical examination advice. So that's on the list of common things. I really just ask a few questions around that. Uh, please describe the reason for the consultation, including symptoms of diagnosis. So that's the same answer. When did it occur? So roughly, when did you have this roughly? I love you too.

[18 minutes 34 seconds][Customer] : So I got diagnosed and maybe around five years ago, it's been a while.

[18 minutes 39 seconds][Agent] : OK, so diagnosed and five is it. And the next question, please provide you to the medical test, examination, X-ray scans, blood tests about including dates of results I put in here you didn't have a biopsy results came back, uh, biopsy, ultrasound, any anything else?

[18 minutes 58 seconds][Customer] : Mm hmm, I'll just send a lot normal regular stuff for it, no?

[19 minutes 6 seconds][Agent] : I guess probably. So I was putting a biopsy and ultrasound results came back normal. Yeah. So it's OK, normal. And is there any further investigation or treatment time? If so, when and please advise before recovery has been made.

[19 minutes 25 seconds][Customer] : Yep, Yep.

[19 minutes 32 seconds][Agent] : So is that a no?

[19 minutes 33 seconds][Customer] : Yes.

[19 minutes 34 seconds][Agent] : So yes, yes, I just put in here yes, in the sense that yes, just needs to manage with medication.

[19 minutes 33 seconds][Customer] : Sorry, Yep, yes.

[19 minutes 45 seconds][Agent] : What which is the in back it's contraception as doctors said this will help take it late. So periods OK, too easy. That's fine.

[20 minutes 10 seconds][Customer] : No. Mm Hmm.

[20 minutes 9 seconds][Agent] : Anything else do you think I need to add to that at all? OK, beautiful. Thanks guys. So going on to the next question, they are in. Other than what you've already told me, but I contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks. Yes, Sena.

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

[20 minutes 24 seconds][Agent] : OK, three more questions in the mid Don OK, like next is regards to your family history. When I say immediate family, I'm only referring to your mother, your father, your brothers and sisters only.

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

[20 minutes 33 seconds][Agent] : So the questions asking you, to the best of your knowledge, have any of the immediate family living or deceased ever been diagnosed with polycystic kidney disease, Hydigton's disease or familial and the modest polyposis? The best of your knowledge, having the immediate family suffered from cancer, heart condition, stroke or other habitat disease prior to age 60?

[20 minutes 44 seconds][Customer] : No, My mom had breast cancer twice.

[20 minutes 56 seconds][Agent] : Sorry to hear that. OK, we'll put that in for you. Umm, was that prior to age 60?

[21 minutes 1 seconds][Customer] : Mm Hmm.

[21 minutes 1 seconds][Agent] : OK, how many of the immediate family suffered from cancer prior to age 60? Was it just your mother?

[21 minutes 7 seconds][Customer] : Yep. Yeah, it's just my mom.

[21 minutes 8 seconds][Agent] : OK, so I put in one for that. How many of the immediate family suffered from heart condition and their stroke prior to age 60?

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

[21 minutes 15 seconds][Agent] : So put in 0 for that. How many of the immediate can be suffered from other habitatory disease prior to 860?

[21 minutes 21 seconds][Customer] : None.

[21 minutes 22 seconds][Agent] : So put a 0 for that as well. And this is the last question again, just to see how much of A day there you are. So the questions asked me other than one of the events like this certificate of vouchers, do you engage in or intend to engage in any of the following aviation other than as I say, paying passenger to recognize dayline motor racing, parachuting,

mountaineering apps, sailing, scuba diving deeper than 40 meters, cable wreck diving or any of the hazardous activity. Yes, I know.

[21 minutes 46 seconds][Customer] : Not that I know.

[21 minutes 49 seconds][Agent] : OK yeah, this at the time of application umm so yeah.

[21 minutes 47 seconds][Customer] : Not for a while, Yeah, no.

[21 minutes 52 seconds][Agent] : So it's just asking, I mean if it's a one off that's fine, but it's just yeah, just asking if apart from that. So other than one of events like you certificate of vouchers, do you engage in or intend to engage in any of the following? So aviation other than as a fair pay passenger on a recognized airline, motor racing, parachuting, mountaineering at sailing, scuba diving deeper than 40 meters, cabaret diving or any other hazardous activity? Yes, Sir. Sorry. Can't it clear yes or no for that?

[22 minutes 18 seconds][Customer] : Yeah, no, no, yeah.

[22 minutes 23 seconds][Agent] : So you say, so you say, yeah, no, sorry, just for compliance. That's uh, it comes with a clear yes or no for that last question.

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

[22 minutes 30 seconds][Agent] : OK, thanks. So that, So what we need to do is that everything's looking good. There's uh, two things I need to let you know. We see we need to send this off, uh, to the underwriters, right? Umm, just so they could review the polysystic covariance syndrome. So it says the application needs to refer to the underwriters assistant. Uh, not only that, in terms of your premium, the premium has risen, OK, umm, due to the mental health question. So that's one to two episodes symptoms of treatment within the last six months. Umm, obviously in the future can give us a call and we apply to, so we can take that loading of the situation change around that, but I'll give you the new premium, OK. So for the \$500,000 coverage now looking at, uh, \$23.15 a fortnight.

[23 minutes 4 seconds][Customer] : OK, Mm, hmm.

[23 minutes 12 seconds][Agent] : So it's just about the \$12.00 a week. You have to leave it at that. Or do you want me to bring it back down to the 400,000?

[23 minutes 17 seconds][Customer] : Yeah, no, that's fine.

[23 minutes 18 seconds][Agent] : OK, too easy now. Uh, the other thing is while your application is being assessed, you will be caught for accident to death, which pays out if death is due to direct because it was sort of an accident. Come under this loss until the insurer makes a decision on the application of 30 days from today, whichever's earlier.

[23 minutes 32 seconds][Customer] : Yep. OK.

[23 minutes 32 seconds][Agent] : OK, Now what happens if it comes like fully approved, we can obviously accept the policy on your behalf. And from that point which you, you'll be covered under the terms and conditions. Send out of the policy details by e-mail and mail. All you need is fill out the beneficiary's forms. So I'm gonna send that back to us. However, the first payment is the date I'm going to let you select.

[23 minutes 51 seconds][Customer] : Mm hmm.

[23 minutes 50 seconds][Agent] : OK, So what date did you want to choose for the first payment?

[23 minutes 54 seconds][Customer] : Mm hmm.

[23 minutes 57 seconds][Agent] : Yeah, sure. 14th of March. OK. And then every fortnight from then on.

[23 minutes 54 seconds][Customer] : OK, so I get paid every fortnight, so I get maybe if it's approved the 14th of March, yes.

[24 minutes 13 seconds][Agent] : OK, that's fine. So do you want me to put this monthly because, uh, that way you can just put it on 14th, it'll come out on the 14th and every month thereafter.

[24 minutes 24 seconds][Customer] : No, we'll just do it fortnight.

[24 minutes 24 seconds][Agent] : Or leave it as 404 dollars. OK too. So just give me one SEC. 14th of March. And do you want to use BSP, the account number for this or Visa master debit card or credit card? What's easier for you?

[24 minutes 25 seconds][Customer] : Yeah, probably just BSP, it'll be check.

[24 minutes 35 seconds][Agent] : Yeah, savings or checking account, OK. And before I get the BSV account number for me, if it comes actually approved and there's no changes made, are you happy for me to accept the policy on your behalf?

[24 minutes 49 seconds][Customer] : I'll have a look at the the policy and stuff like that and then I'll ACC. Am I allowed to accept it myself?

[24 minutes 55 seconds][Agent] : Uh, no. So what happens is I can, I'll give you the two options, OK, I can send out an e-mail. Just first put the link to the PDF and the pricing. OK.

[25 minutes 2 seconds][Customer] : Mm hmm.

[25 minutes 2 seconds][Agent] : Your other option is I can send this off to the underwriters and if it comes like fully approved, then you can accept the policy on your behalf and send out the full policy documents. So you can sit down and read to that while you're covered. But nothing will come out to the 14th of March if that's when you want the first payment to come out. So you have two options. At the end of the day, it's up to you what what would you want to do? OK, So in terms of the method of payment, we do obviously link that in, but nothing will come out to the 14th of March, is that right? What what did you want to do? BSP, the account number, is that right or?

[25 minutes 25 seconds][Customer] : We'll do the second option now, OK, Yep, Yep. We'll do BSDN account.

[25 minutes 41 seconds][Agent] : OK, So you said it's a check account or savings.

[25 minutes 44 seconds][Customer] : Yep. Check.

[25 minutes 45 seconds][Agent] : OK. And it's under your name. Eileen Bardini, BSP number, when you're ready.

[25 minutes 48 seconds][Customer] : Yes, Yep, 735302.

[25 minutes 53 seconds][Agent] : Yep, 735302. And that's Westpac Banking Corporation account number when you're ready.

[26 minutes 2 seconds][Customer] : Yep, it is 742509 mm Hmm.

[26 minutes 6 seconds][Agent] : 742509 OK And it's under your name, Irene Davini, and it's a check account, first payment. I'll put it for the 14th of March. What I'm gonna do now is I'm gonna read out the terms and conditions just to confirm again that if it comes like fully approved and no changes made, I have to say they accept the policy on your behalf.

[26 minutes 22 seconds][Customer] : Hmm. Mm.

[26 minutes 24 seconds][Agent] : Sorry, can I just get it clear? Yes. Yep. Beautiful. But if there's any changes made, if they come back with any more questions or anything like that, I'll give you a call and let you know, OK?

[26 minutes 24 seconds][Customer] : Yes, OK.

[26 minutes 31 seconds][Agent] : Just let you know that tomorrow I'm not here and I'll be back on Friday. So if, uh, they do come back with further questions, one of my colleagues will be able to call you and go through that. But if there's no changes made, I'll get someone to accept the policy on my behalf. Umm on your and on your behalf. OK, so easy, I'll read this out to you. That will be done. Thanks for your patience Arin. So just says you Thank you Arin Babini. It's important you understand the following information. I will ask you to give me these terms at the end in your policy will not be enforced unless you agree to these terms in full. Family life covers issued by hand over life who was leisure limited who we will refer to as handover. Handover is an arrangement with Greens to financial services whom I will refer to as GFS trading as RE insurance the issue and arrange this insurance on its behalf. Handava has a lot of information you're provided when SSC application that includes the information we initially collected for me to provide a quote. Had of it has set a target market determination for this product. So had of it has set a target market determination for this product which describes the type of consumer this product is designed for. Our distribution factors that consistent with this determination and you can obtain a copy on our website. I need to remind you the DD take reasonable care that you agreed to.

[26 minutes 45 seconds][Customer] : OK, yes.

[27 minutes 37 seconds][Agent] : Can you please confirm you've answered all of our questions in accordance with your duty just to clear you sooner and so we may from time to time provide office to you by the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, the consent plus to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. The accepted cover pays the lump sum benefit amount of the following. Irene Babini receives \$500,000 in the event of life insurance. The benefit is not paid in the event of suicide in the 1st 13 months of the policy. So Irene Babini licenses

the loading was applied during the application process. By agreeing to this declaration you agree to the non standard exclusions or loadings placed on the policy and you understand that they will remain in place for the life of the policy. You may request any of these alternative tips to be reviewed at any time by calling us. Your premium for your first year covers \$23.15 per fortnight. Your premium is a step premium which is will be calculated at each policy anniversary and will generally increase as the age. Your sum insure will also increase automatically by 5% each year and you can opt out of this each year including your pays in the round payable to DFS of up to 65% to cover costs. Your premium will be debited from your nominee in the bank out in the name of Arlene Davini, which you authorized David Ferman that provided to us the policy documentation. PDS and FSC will be sent to you in five working days and if you provide us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs given payday Cooling off paid due to may cancel your policy and any premium you may have paid will be refunded in full unless you have launched a claim. If you are replacing existing policy with this cover, we recommend that you do not cancel that policy until you have received and reviewed our policy in full. There are risks associated with replacing policies as you need. Policy may not be identical to existing cover and there may be other risks you should consider depending on your circumstances. There's a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. 2 questions there for you. First question, do you understand and agree with the declaration?

[29 minutes 39 seconds][Customer] : Yes.

[29 minutes 36 seconds][Agent] : I'm just ready just to clear your center and that. Would you like any other information about the insurance now or would you like me to read any part of the PDS to you, Senator? Beautiful. So. So it'll be done for you. We'll send it off to them right now and umm, like any questions at all, give us a call. But look, apart from that, you have a wonderful evening. Take care.

[29 minutes 45 seconds][Customer] : Hello, beautiful. Thank you so much.

[29 minutes 56 seconds][Agent] : No worries. Thank you.

[29 minutes 57 seconds][Customer] : Thank you. Bye.

[29 minutes 57 seconds][Agent] : Bye bye.