

[15 seconds][Customer] : Hello, Marisol speaking.

[17 seconds][Agent] : Good afternoon, Mary. So Australian calling from Real Insurance. I'm giving you a call in regards to a online expression of interest you've made in regards to some income protection insurance.

[28 seconds][Customer] : Yeah, yeah. Just wondering how much will it cost for what might be to pay for in income protection?

[36 seconds][Agent] : Yeah, definitely. Well, that's the reason for my call. I can go through that with you. So what I'll do is I'll go through that with you now. Now I will let you know that all the calls are recorded. Any of us that provide is generally nature and may not be suitable to your situation just for security purposes. If I can just get you to confirm your name and your date of birth, I can pop into that one and have a look at that one for you.

[1 minutes 2 seconds][Customer] : It's Marysol's office, 30th of the 3rd 71.

[1 minutes 6 seconds][Agent] : Perfect. And I'll just confirm, Maryzelle, you are a female Australian resident, is that correct?

[1 minutes 10 seconds][Customer] : Yes, that's correct.

[1 minutes 12 seconds][Agent] : Perfect. Now, just so I can get a better understanding and assist you further, what's actually what's actually prompted you to look into the income protection insurance?

[1 minutes 21 seconds][Customer] : Yeah, 'cause I bought a house and now en engaged into a mortgage and maybe, yeah. So just to, you know, to for some sort of Peace of Mind just in case. But I want to within my budget as well because you know what I mean? Like I think it depends on how much you want to get offered for your income anyway, isn't it?

[1 minutes 45 seconds][Agent] : Yeah. So there, there, there will be an actual range that you can choose between. I'll go through that with you now. So basically you're just looking at getting something in place just so if something was to happen, you you would have the funds available just to cover that mortgage and just your basic cost of the living there.

[2 minutes 4 seconds][Customer] : Yeah, exactly. That's right.

[2 minutes 5 seconds][Agent] : Yeah. And do you have, do you have any, any children as well? You're thinking about there as well?

[2 minutes 13 seconds][Customer] : I've got the thinking to get a life insurance as well, but later on, but I just want the income protection for a while.

[2 minutes 21 seconds][Agent] : Yeah, no problem. Well, Marisel, what I'll do is I'll go through what the policy provides you coverage for first. And what do you do for for work, Marisel.

[2 minutes 20 seconds][Customer] : That might be, yeah. I'm a I'm registered now.

[2 minutes 33 seconds][Agent] : Oh, I know. Oh, you're. Yeah. Take my H hat off to you. You've all worked very hard.

[2 minutes 40 seconds][Customer] : I know. So just go to house and just sort of like started to think things about, you know, protecting, you know.

[2 minutes 47 seconds][Agent] : Yeah, yeah. You got a very, very hard, hard job, but very, very thankful for the hard work that you do now.

[2 minutes 57 seconds][Customer] : Oh, thank you.

[2 minutes 58 seconds][Agent] : Marisel with with our cover. It is designed to provide a monthly income benefit that is paid directly to you if you are unable to work due to a disabling sickness or injury and you suffer a loss of income, OK? So it is designed to help cover your bills, your mortgage or any living costs if your salary is interrupted. OK.

[3 minutes 15 seconds][Customer] : OK, OK.

[3 minutes 23 seconds][Agent] : And you can apply as long as you work at least 15 hours per week in paid employment.

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

[3 minutes 29 seconds][Agent] : And umm, you did, you did also confirm you are a female Australian resident. That's correct.

[3 minutes 36 seconds][Customer] : Yeah, absolutely then. Yeah.

[3 minutes 36 seconds][Agent] : Perfect, perfect. So and what we offer is an income benefit of up to 70% of your monthly pre tax income. So you can choose a monthly, UMM a monthly income benefit

depending on what you know. Depending on what your, your monthly pre tax income is from \$1000 up to a maximum of \$15,000. Umm, it's easy to apply. We do go through an application which does have health questions to confirm your eligibility. And if so, on what terms that we can offer that cover. And once in place, it will cover you Marisel until your policy anniversary following your 65th birthday.

[4 minutes 12 seconds][Customer] : You too.

[4 minutes 21 seconds][Agent] : OK, Now, uh, I will let you know that there are some exclusions that apply. These are all outlined in the products disclosure statement, which will be sent out to you with all the documentation. And I'll also let you know that the premiums for income protection are actually generally tax deductible, which can make it even more cost effective for you. So something that you can, umm, uh, you know, look into, umm, the next time you're doing your tax return with your tax agents there.

[4 minutes 52 seconds][Customer] : Yeah, I think I can salary package that as well.

[4 minutes 51 seconds][Agent] : OK, I beg your pardon?

[4 minutes 57 seconds][Customer] : Yeah, we I'm entitled for salary packaging for my income protection too, you know that.

[5 minutes 1 seconds][Agent] : Oh, OK, OK, perfect. Now I just need to ask you some questions regarding your duties that you perform at work. So these are just questions we need to ask everybody before we get into some pricing. So before answering any of our questions, Marisel, it is important that you are aware of your due to answer all of our questions accurately and honestly. Failure to do so could impact your coverage claims time.

[5 minutes 13 seconds][Customer] : Yeah, yeah, yeah.

[5 minutes 25 seconds][Agent] : So the first question here is do you work 15 hours or more per week, yes or no? 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?

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

[5 minutes 44 seconds][Agent] : Are you required to perform any physical duties, yes or no?

[5 minutes 50 seconds][Customer] : No, just more administrative managing.

[5 minutes 54 seconds][Agent] : OK, perfect. Do you work in any of the following fields, aviation as a pilot or crew, entertainment industry, Air Force, Army, armed forces, or do you carry a firearm or handle explosives? Yes or no?

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

[6 minutes 9 seconds][Agent] : Perfect. Now they're all the duties based questions completed there. Now what I can do is run through some pricing with you. I just need to confirm your smoking status. Have you had a cigarette in the last 12 months? Marisel Perfect and are you also need to confirm your employment status? So are you currently employed or self-employed?

[6 minutes 28 seconds][Customer] : No, I don't smoke employed.

[6 minutes 38 seconds][Agent] : Employed. OK, so to help determine how much cover that we can actually offer you, I'll provide you with the definition of pre tax income. So being employed, your pre tax income is a total annual remuneration that's paid to you by your employer before tax, including salary and regular commissions or bonuses, but excluding your super contributions. So what is your annual pre tax income 100,000 So that was a yes.

[7 minutes 3 seconds][Customer] : I think it's 100, yes.

[7 minutes 10 seconds][Agent] : OK, now based on your duties and income, you can select the monthly benefit amount from \$1000 up to a maximum of 5833. So what amount do you think you W would be enough for you to have in place in the event you were unable to work for a period of time? 4000 yeah, sorry. And umm, the other thing umm, that you do have the option to select different waiting periods and benefit periods depending on your circumstances. So first of all, the waiting period, this is uh, this is the non payment period that you must wait before the income benefit is payable after the insured event.

[7 minutes 33 seconds][Customer] : Say just 4000, OK.

[7 minutes 56 seconds][Agent] : You can choose 30 days or 90 days. Please keep in mind though, that the income benefit is paid monthly in a raise. So this means if you choose 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 here for you?

[8 minutes 17 seconds][Customer] : OK. So you mean to say say it again, sorry. It's just yeah. OK. So if I this period of 30 days, right, OK. If I pick choose the 30 days waiting period I have to pay the premium, you know the monthly for after 60. Is that what you mean?

[8 minutes 24 seconds][Agent] : OK, so uh huh, yeah, no, no. So the 30 days waiting period, this is the this is the amount, this is the waiting period.

[8 minutes 54 seconds][Customer] : 4000, is it the 4000? Yeah. OK.

[8 minutes 52 seconds][Agent] : This is this is the this is the you know so so if you were to become injured or you were to have an actual sickness, OK, that that is the waiting period that you will not receive any payment before BEF before you will restart receive before you would be eligible to start receiving any payment 30 days. Yes, that's right.

[9 minutes 18 seconds][Customer] : So that's the 30, it's just 30 days, correct?

[9 minutes 21 seconds][Agent] : So then if you were if you were off for more than 30 days, then from that. On is when you will start to receive your actual payment.

[9 minutes 33 seconds][Customer] : Ah, OK. Yeah, no worries. Yeah, I understand.

[9 minutes 36 seconds][Agent] : So you can choose a 30 day. So bear in mind that this is not really for you know, the times when you're just off just with a a a flu, for example, this TH this thi this is this is there to provide you that that that that coverage in the event you know that you were off work due to a disabling sickness or or or a like or a or an injury. OK.

[10 minutes 5 seconds][Customer] : OK, so it doesn't mean like if I can't work and like for example, it's it requires major. Is that it? It requires the disease is major for me to be able to for example.

[10 minutes 13 seconds][Agent] : Sorry, yes, so, so for example, like, you know, let's say you were to like, you know, break like let's say your arm, leg and you were off work for let's say 3, three months. You weren't, you weren't able to go back to work, you know, let's say you had to have a surgery. So that that chart, that initial 30 days, if you decide to choose 30 days, that 30 days will be your, the 30 days would be the the non payment period and then you would receive if you're off work for for three months, the 1st 30 days would be your non payment period and then you would receive

the payment for the following two months that you're off.

[11 minutes 6 seconds][Customer] : OK, Yep, I got I got it. So for three months, for example, I can't work. So we the first month I can't get it The the the Yeah.

[11 minutes 15 seconds][Agent] : That's right, there would be a 30 day waiting period. That's right.

[11 minutes 16 seconds][Customer] : And then yeah.

[11 minutes 19 seconds][Agent] : So you can choose either a 30 day waiting period or a 90 day waiting.

[11 minutes 26 seconds][Customer] : OK, alright.

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

[11 minutes 27 seconds][Customer] : And how much is the 30 day waiting period? I just want.

[11 minutes 29 seconds][Agent] : Well, what I can do? Yeah, I, I can, I can give you a quote on 30 days, but I will just make you aware. So you can choose 30 days or 90 days. OK. But please keep in mind that the income benefit is paid monthly in a raise. So this means if you choose a 30 day waiting period, your first payment would be 60 days after you were first eligible to to claim. OK. But I, I can give you a quote on on on 30 days and with the benefit. This is the MA maximum amount of time that we will pay the income benefit for anyone injury or illness. So you've got the option there to choose between six months, one year, two years or five years. What which benefit. Would you like me to select here?

[12 minutes 17 seconds][Customer] : It's hard.

[12 minutes 19 seconds][Agent] : So this is like, you know, if you were going to be off, off work, this is the amount of time we're gonna pay that that actual benefit amount to you for anyone particular injury or or illness.

[12 minutes 34 seconds][Customer] : How much is that?

[12 minutes 33 seconds][Agent] : So we've got six months.

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

[12 minutes 38 seconds][Agent] : Did you?

[12 minutes 38 seconds][Customer] : How much is the six months?

[12 minutes 39 seconds][Agent] : Yeah, we'll start off with six months.

[12 minutes 41 seconds][Customer] : Yeah, 'cause it doesn't want to be.

[12 minutes 41 seconds][Agent] : So for 4000, yeah. So for \$4000 a monthly benefit amount with a 30 day waiting period and a six month benefit. You're looking at a \$51.11 per fortnight now. Now \$51.11 that is per fortnight. So it's a little over \$25 a week. How's that sounding for you?

[12 minutes 56 seconds][Customer] : \$51,051 OK, yeah, I'll go for that one.

[13 minutes 13 seconds][Agent] : OK. And are you happy with the \$4000 monthly benefit amount? Would you need \$4000 a month or would you want me to have a look at any other levels of cover?

[13 minutes 26 seconds][Customer] : How much is the 5000? Just in case, Just, you know, I don't want the true exhibition.

[13 minutes 28 seconds][Agent] : Yeah, I mean, bear in mind, so, so bear in mind that if your circumstances change, Maribel, if you wanted to start off with the \$4000 and then down the track your circumstances change, you wanted to apply for \$5000 monthly benefit amount, you can apply to do so. That would just be subject to eligibility at the time, OK? Even if you were wanting to change the waiting periods or benefit periods, you can apply to to change those as well.

[13 minutes 58 seconds][Customer] : That's OK and sorry.

[13 minutes 57 seconds][Agent] : OK, subject to eligibility, OK.

[14 minutes 1 seconds][Customer] : Yeah, sorry. Love. How much is the 5000 then?

[14 minutes 6 seconds][Agent] : Yeah.

[14 minutes 3 seconds][Customer] : Because if I can file a package that it won't hurt something.

[14 minutes 6 seconds][Agent] : So so for \$5000 monthly benefit amount with a 30 day waiting period and a six month benefit. It would be \$63.89 per fortnight.

[14 minutes 18 seconds][Customer] : OK, 6 three. Yeah, I think how could we do 5 stuff? I can file a packaging because I can salary package that one anyway.

[14 minutes 22 seconds][Agent] : The 5000 OK, well, the the the next step is to take you through the health and lifestyle question as the final price and any terms of cover is determined on the outcome of these questions, which I will take you through now. First of all, I just need to confirm your

residential address. Marisel, just starting with your post code and suburb there.

[14 minutes 48 seconds][Customer] : Yes, 48 Allen CER Crescent, Tralgon. OK, It's 48 Allen Crescent.

[14 minutes 46 seconds][Agent] : If I can, sorry, if I can just start off with your, if I can just confirm your residential address first of all, 48 Allen Crescent and what, what was the post code and suburb there?

[15 minutes 8 seconds][Customer] : Yeah, Tralgon, 3844.

[15 minutes 11 seconds][Agent] : 3844, I'll just amend that there. And it was sorry, what was the number again? 40 MM Hmm.

[15 minutes 19 seconds][Customer] : 448 48 Allen It's a double.

[15 minutes 27 seconds][Agent] : Present. Yep. And is that also your postal address as well? Perfect. And we've got your mobile number here ending in 167 as the best contact number. And we've got an e-mail address marizell@ymail.com. Is that still the current?

[15 minutes 26 seconds][Customer] : Len Grayson Yes, yes, yes, that. Yes, that's correct.

[15 minutes 44 seconds][Agent] : Perfect. OK, so I'm just gonna get back into the, uh, I'll get into the health questions for you. So, umm, with the, uh, health questions before I get into that, there is a pre underwriting disclosure that I do just need to read out to you Marizil and then we can get straight into the, uh, health questions there.

[16 minutes 4 seconds][Customer] : Yeah.

[16 minutes 3 seconds][Agent] : So we just read. 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 may share it with other restraints 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 breach of the privacy. By proceeding, you understand that you are applying to purchase an 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 asked

you and that you provide on a secure 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, 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. Do you understand and agree to your duty, yes or no? So I need to ask some questions specific to COVID-19 before we proceed.

[17 minutes 8 seconds][Customer] : Yes, Yeah.

[17 minutes 14 seconds][Agent] : 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?

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

[17 minutes 27 seconds][Agent] : Perfect. Now with the health questions there. So I will just need to read these out word for word and I would just need a clear response. Yes or no just based on your particular circumstances to the specific question. So the first one is are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia, yes or no?

[17 minutes 47 seconds][Customer] : Yes.

[17 minutes 49 seconds][Agent] : Does your work require you to use explosives, travel to areas experiencing war of civil unrest or work offshore? Yes or no?

[17 minutes 56 seconds][Customer] : No.

[17 minutes 57 seconds][Agent] : Are you employed or be self-employed?

[18 minutes 1 seconds][Customer] : Employed.

[18 minutes 2 seconds][Agent] : And have you been in your current occupation for at least 12 months? Yes or no?

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

[18 minutes 7 seconds][Agent] : Perfect. Do you intend to change your current occupation in the next 12 months? Yes or no?

[18 minutes 12 seconds][Customer] : No.

[18 minutes 13 seconds][Agent] : Do you have a second occupation that generates a taxable income, Yes or no?

[18 minutes 17 seconds][Customer] : Hello.

[18 minutes 18 seconds][Agent] : Have you ever been declared bankrupt or placed in receivership, in voluntary liquidation or under administration? Yes or no?

[18 minutes 25 seconds][Customer] : Hello.

[18 minutes 26 seconds][Agent] : Perfect. Now, Marisel, 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 what is your exact height? I can't accept this in either centimeters or feet and inches.

[18 minutes 25 seconds][Customer] : I think I'm 411. Yes, I think, yeah, say that.

[18 minutes 50 seconds][Agent] : 4 feet 11 was, was that the last time? The last time that you measured yourself? That's how much you, you measured.

[18 minutes 59 seconds][Customer] : Yeah, I think I'm the OR maybe say 5 feet.

[19 minutes 4 seconds][Agent] : OK is, is there any way that you can measure yourself if you're not sure?

[19 minutes 7 seconds][Customer] : No, I'm, I'm actually in the car.

[19 minutes 9 seconds][Agent] : Oh, OK. Yeah.

[19 minutes 12 seconds][Customer] : Yeah, but I always, yeah, but I actually say 411 because I'm always 411 everything anyway.

[19 minutes 12 seconds][Agent] : Because OK, so, so, so the the last time that you measured yourself, that's how much you, you weigh. You you measured 4 feet 11. OK. And what is your exact weight in? I can accept that in kilograms, pounds or stone.

[19 minutes 26 seconds][Customer] : Yes, at the moment it's hang on kilograms. It's hang on. Can't remember last night because I think it's 44. No, no, it's 4047 point.

[19 minutes 57 seconds][Agent] : 47 kilograms. OK, So I'll just confirm your height was 4 feet 11

inches and your weight is 47 kilograms, Is that correct?

[19 minutes 59 seconds][Customer] : Yes, Yeah, yeah, that's correct.

[20 minutes 9 seconds][Agent] : Perfect. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no?

[20 minutes 19 seconds][Customer] : No.

[20 minutes 21 seconds][Agent] : And to the 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? Do you have definite plans to travel or reside outside of Australia, IE booked or will be booking travel within the next 12 months, yes or no? OK, thank you so much. So I'm just moving to the next page, sorry.

[20 minutes 28 seconds][Customer] : No, no, I sorry. Yeah, I just remember I booked myself going to the Philippines this January.

[20 minutes 48 seconds][Agent] : Oh, lovely. OK. No, that's OK. I will change that for you. No, that's OK. So I'll change that to yes. And apart from the Philippines, which are you, are you travelling to any other countries? It's supposed to be very, very nice.

[21 minutes 1 seconds][Customer] : No, I know.

[21 minutes 10 seconds][Agent] : The Philippines.

[21 minutes 10 seconds][Customer] : From Philippines. Yeah.

[21 minutes 11 seconds][Agent] : I've got a lot of a lot of, I've got a lot of friends from this the Philippines. I've been meaning to go there.

[21 minutes 19 seconds][Customer] : Nice. I only travel every year, that's all. So just to pick up a break.

[21 minutes 22 seconds][Agent] : OK now. Yeah, that's OK. So with this, with this policy, you do have worldwide coverage as well. OK.

[21 minutes 30 seconds][Customer] : I like it.

[21 minutes 30 seconds][Agent] : Now I just need to know though, will you be overseas for longer than three consecutive months, yes or no? OK. And the next question here is do you have existing income protection cover, yes or no?

[21 minutes 35 seconds][Customer] : No, no, no.

[21 minutes 49 seconds][Agent] : OK. Now the next section here is in relation to your medical history, Mariselle. So there is one underlying question. Have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? And I'll just need a clear yes or no. So the first one here is cancer tumor, molar cyst, including skin cancer, sun spots, Melanoma or leukemia, yes or no? Have you ever had an abnormal cervical smear? Yes or no Stroke, chest pain, palpitations, or heart conditions such as, but not limited to heart attack and angina or high blood pressure. Yes or no. High cholesterol, thyroid, conditional neurological symptoms such as dizziness or fainting. Yes or no Diabetes, raise blood sugar, impaired glucose tolerance or impaired fasting glucose. Yes or no. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder, or pancreas.

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

[22 minutes 43 seconds][Agent] : Yes or no epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease, or paralysis. Yes or no. Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Yes or no. Any illegal drug use, abuse of prescription medication, or received medical advice or counseling for alcohol consumption. Yes or no. Disorder of the kidney or bladder. Yes or no. Blood disorder or disease? Yes or no. Asthma or other respiratory disorder, excluding childhood asthma. Yes or no.

[22 minutes 52 seconds][Customer] : No, no, no, no, no, no. Thank God I don't have anyone.

[23 minutes 20 seconds][Agent] : Perfect back or neck pain or disorder. Yes or no.

[23 minutes 20 seconds][Customer] : Thank God no.

[23 minutes 25 seconds][Agent] : Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Yes or no. Joint or muscle pain. Ligament injuries, including replacement or reconstructive surgery. Yes or no. Osteoporosis or osteopenia. Yes or no? Any defective hearing or sight other than which is corrected by glasses or contact lenses. Perfect. So we're nearly there. We're 3/4 the way through.

[23 minutes 32 seconds][Customer] : No, no, no, no, no.

[23 minutes 53 seconds][Agent] : Other than what you have already told me about in the past three years, have you thought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigation such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? Yes or no And other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? Yes or no? 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 due to illness or injury? Yes or no?

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

[24 minutes 30 seconds][Agent] : Perfect. And the next section is in regards to family history. To the best of your knowledge, Marisel, have any of your immediate family and what we mean by immediate family, are your father, mother, brother or sister living or deceased? Ever been diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyposis? And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other already treated disease prior to age 60?

[24 minutes 50 seconds][Customer] : No, no.

[25 minutes 2 seconds][Agent] : OK and the last question here is, this is in regards to any hazardous pursuit you may partake in other than one off events, gift certificate or vouchers. Do 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 deeper than 40 meters, cable wreck diving or any other hazardous activity. Yes or no?

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

[25 minutes 28 seconds][Agent] : Perfect. Well, based on your responses there as you can, you sound like you're you're a very healthy person.

[25 minutes 37 seconds][Customer] : Oh my God. You know what? I you know what? Because I am the only nurse who didn't contract COVID in our workplace. Actually, I'm got good.

[25 minutes 36 seconds][Agent] : You have been fully a a approved I yeah, you sound like you got a

very good immune system. I'm actually the same. I have never ever had had COVID.

[25 minutes 53 seconds][Customer] : Yes, that's good. And you do exercise. Yeah, you do exercise and you eat healthy. That's the main thing.

[25 minutes 53 seconds][Agent] : I'm one of the rare ones, yes, yeah, eat healthy, yes. So, so congratulations, your application is approved and there's been no changes at all. So there's no changes to any terms, there's no exclusion. So if you're happy with that \$5000 monthly benefit amount with a 30 day waiting period and a six month benefit. That fortnightly premium is \$63.89 per fortnight.

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

[26 minutes 23 seconds][Agent] : OK. Now included in your policy is also a rehabilitation benefit, Maribel, along with the final expenses benefit, and this pays \$10,000 in the event that you pass away to assist with funeral costs or any other final expenses. Now I will let you know that the policy does also have a real reward that's attached to the policy. And what this means is following your first policy anniversary date, we will refund you 10% of the premiums that you have paid in that time. And that real reward equates to \$166.10. OK, Now your premium is stepped, which means that will generally increase each year as you age. As an indication, if you make no changes to the policy, your premium next year will be \$69.12 per fortnight. OK.

[26 minutes 56 seconds][Customer] : OK, OK, OK.

[27 minutes 10 seconds][Agent] : You can also find information about our premium structure on our website. Now what I can do for you is I can actually get you immediately covered over the phone today. What that'll mean is all your policy documents will be posted out to you. You're not required to make any payments today, Marisel. We can go through the actual calendar together and you can select your first fortnightly payment anytime in the next 30 days. We can coincide that with any payday that way. That'll give you the time to read over the actual documents, make sure it's all suitable.

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

[27 minutes 41 seconds][Agent] : You're not locked into any contracts at all. If for whatever reason

you're decide it's not suitable or you change your mind, you can just simply give us a call. But the policy does also provide you with a 30 day cooling off. Which does start from that first fortnightly payment that you select. So if you do decide this policy is not suitable for you and cancel within the 30 days, then you will receive a full refund of your premium unless the claim has been made. So when you would you be happy for that first fortnightly payment to be deducted? Was there a payday that you'd like me to coincide that with?

[28 minutes 13 seconds][Customer] : Yeah, umm, every first week.

[28 minutes 20 seconds][Agent] : You're happy with with fortnightly payments still?

[28 minutes 18 seconds][Customer] : Oh yeah, I'm happy with Fort Fortnite.

[28 minutes 26 seconds][Agent] : Yes, sorry. As I said, you can choose your first fortnightly payment anytime in the next 30 days. When would you like the first one to be debited?

[28 minutes 27 seconds][Customer] : Maybe umm, what is it next? Next Thursday.

[28 minutes 37 seconds][Agent] : So today is the 11th of October, the Friday was there a particular day? So next Thursday is the 17th.

[28 minutes 42 seconds][Customer] : That's next Thursday, Yeah, Yeah.

[28 minutes 50 seconds][Agent] : Would you like the first one to come out then? Or did would you want to wait till the following fortnight? It's entirely up to yourself.

[28 minutes 57 seconds][Customer] : Umm, OK, I'll wait for the following fortnight.

[29 minutes 1 seconds][Agent] : OK, so next. So next Thursday, the 17th, the following fortnight would be the 31st of October.

[29 minutes 8 seconds][Customer] : Yes, that should be fine.

[29 minutes 9 seconds][Agent] : Yeah, Thursday, the 31st of October and then every fortnight thereafter.

[29 minutes 14 seconds][Customer] : Yeah.

[29 minutes 15 seconds][Agent] : Perfect. Now, do you have any questions in regards to the coverage at all?

[29 minutes 19 seconds][Customer] : Yes. For example, I I got a contracted illness and then I can't

work and I lose my sick leave entitlement, Right. So can I actually use the insurance to claim that I can't? I don't have any sick leave anymore.

[29 minutes 38 seconds][Agent] : It's but the bear bear in mind that with this one you need to be off work for at least 30 days. So we will, we will. So you'll need to be off work for 30 days before you are eligible to actually claim.

[29 minutes 52 seconds][Customer] : OK, 30 days. Yes, that's OK.

[29 minutes 53 seconds][Agent] : OK, OK, so yes, so, so bear in mind that there is that 30 day waiting period.

[29 minutes 55 seconds][Customer] : Yeah, yeah, Yep, yeah, that's OK.

[30 minutes 3 seconds][Agent] : OK, perfect. Now what I can do is for the actual fortnightly direct debits you we we do you do have the option for us to direct debit those funds either using a debit card or a credit card or a BSB and account number. What would be your, what would be your preferred payment method by card?

[30 minutes 24 seconds][Customer] : Cards, I think there's, yeah.

[30 minutes 27 seconds][Agent] : Yeah, I'll just pause the recording before I grab your card details. So for security purposes, while obtaining your card details, the call recording will stop and we'll recommend after we have collected your details. I'm just waiting for that recording to pause. The. None. None. None. OK. Please be advised that the call recording has now resumed for quality and monitoring purposes. So I thank you so much, Marisel. That's all the information I need. There's just a declaration that I need to read out to you, which formally, umm, goes through everything that I've discussed. And then all your documents are gonna be posted out to you. But you will receive an e-mail shortly after the call in. I'm confirming our conversation today and that's will be sent out to marisel@ymail.com.

[33 minutes 17 seconds][Customer] : No, exactly. That's right.

[33 minutes 23 seconds][Agent] : OK, so I'll just read that declaration out to you. Do you have any questions at all before I read the the decor declaration out to you and get the cover in place?

[33 minutes 23 seconds][Customer] : Yeah, Yeah, No worries. It's all good, I think. Yeah.

[33 minutes 33 seconds][Agent] : OK perfect. So I'll just read that de declaration out to you. It reads Thank you Marizel Socket, it is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real income protection is issued by Hanover Live Ray of Australasia Limited whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I will refer to as GFS Trading as Real Insurance, to issue and arrange this insurance on its behalf. Over relies upon the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. Handover has set a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm you have answered all that questions in accordance with your duty, yes or no?

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

[34 minutes 34 seconds][Agent] : We may from time to time provide offers to you by the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. The accepted cover provides the following insurance cover for Marisol Socket, a monthly and short amount of \$5000 with a waiting period of 30 days and a benefit period of six months. The monthly income benefit payable in the event of a claim may be less less than a monthly and short 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 disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources. There is a final expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in place. Your cover expires on October the 31st, 2036 at 12:00 AM. Your premium for your first year recovery is \$63.89 per fortnight. Your premium is a stepped premium, which means it will be calculated at each policy anniversary and will generally increase each year. Including your premium is an amount payable by handover to GFS of between

37% and 51% to cover costs. Your payment will be debited from your credit card which you are authorized to debit from and have provided to us. The policy documentation, PDF and FSG 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 and any premium you may have paid 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. We recommend that you do not cancel an existing policy until you have received and reviewed our policy in full. We have 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. Do you understand and agree with the declaration? Yes or no? Would you like any other information about the insurance now or would you like me to read any part of the PDF to you?

[36 minutes 36 seconds][Customer] : Yes, No, I think it's all good.

[36 minutes 46 seconds][Agent] : So the the, the actual product disclosure standard will be sent out with all the actual documents. OK, You're happy to wait till you receive all of those documents to read all of that the the booklet? Yeah. And also all. Would you like any other information while I have you on the phone or you're happy with everything?

[36 minutes 52 seconds][Customer] : Yeah, yeah, I I think yeah, Yeah, I think, yeah, I'm happy with everything.

[37 minutes 10 seconds][Agent] : OK, perfect.

[37 minutes 10 seconds][Customer] : Yeah, all good.

[37 minutes 11 seconds][Agent] : So I'll just accept that on your behalf. Now, when you receive, umm, all the, uh, documents, as I said, go through that and umm, if you've got any questions or umm, if your work is requiring any other umm, documents to prove that you are paying for that, don't hesitate to, umm, give us a call. We are available, umm, Monday to Friday from 8:00 AM to 8:00 PM. Marisel and our support team UMM can go through what documents that they can provide there for you umm to show that to your UMM work.

[37 minutes 34 seconds][Customer] : Yep, that's awesome.

[37 minutes 42 seconds][Agent] : OK Perf.

[37 minutes 44 seconds][Customer] : Thank you so much for your help.

[37 minutes 45 seconds][Agent] : Perfect. Thank you so much.

[37 minutes 49 seconds][Customer] : Awesome. Thank you.

[37 minutes 46 seconds][Agent] : And you SH you should receive an e-mail shortly OK confirming that you do have that set up. Thank you so much.

[37 minutes 53 seconds][Customer] : Thank you. You take care. Bye bye.

[37 minutes 53 seconds][Agent] : OK, bye.