

[1 seconds][Customer] : Hello, Sir.

[2 seconds][Agent] : Oh, Seth, Hi. Good afternoon, mate. It's Francis calling from Real Insurance. How are you going?

[1 seconds][Customer] : Speaking good. Thank you. Yourself.

[8 seconds][Agent] : Yeah, very well, thanks for asking.

[10 seconds][Customer] : That's the what?

[10 seconds][Agent] : But Seth, the reason for the call mate, just a few moments ago we did receive your enquiry for the Encompass section insurance.

[18 seconds][Customer] : Yep.

[19 seconds][Agent] : Basically wanted to run you through some options available to those steps and see if we can help find something that may be suitable for you.

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

[26 seconds][Agent] : Yeah, thanks, Seth. I appreciate that mate. Umm, look, letting you know first and foremost that all calls are recorded. Any advice? Are providers general in nature may not be suitable to your situation.

[36 seconds][Customer] : Yep.

[36 seconds][Agent] : Now I'll confirm your details are left on file. I am speaking with Mr. Seth Belcome, is that correct? Thanks, Mike. And your date of birth, 14th of the 11th, 2003.

[41 seconds][Customer] : Yes, correct. Thank you.

[47 seconds][Agent] : Thank you. And so I've also confirmed that you're both a male and also in an Australian resident place. Thank you. Now to let you know this, that when it comes to our income protection, of course, our cover here, it is designed to provide a monthly income benefit paid directly to you if you are unable to work due to deciding sickness injury and just suffer a loss of income.

[52 seconds][Customer] : Yes, yes, yeah.

[1 minutes 9 seconds][Agent] : So I guess in your particular case there, so if I can ask, if you were unexpectedly unable to work umm basically what specific expenses or financial needs would you prioritize protecting with that coverage map? Like what are your sort of day-to-day bills that you

have?

[1 minutes 26 seconds][Customer] : Mine would be my car repayment insurance, health insurance and like just rent and like grocery type of things.

[1 minutes 35 seconds][Agent] : Yes, sure. So, umm, by the sense of it. So the main ones there could be like your rent that you pay, uh, or your insurances, car payment and more so like your day-to-day bills with like Internet, gas, electricity, things like that.

[1 minutes 43 seconds][Customer] : Yeah, yeah.

[1 minutes 46 seconds][Agent] : Beautiful.

[1 minutes 56 seconds][Customer] : Hi.

[1 minutes 47 seconds][Agent] : Now look, and I guess with our income protection here as well, so for, I can let you know that we offer an income benefit of up to 70% of your monthly pay tax income from \$1000 up to a maximum of \$15,000.

[2 minutes 3 seconds][Customer] : Yeah.

[2 minutes 1 seconds][Agent] : So that's based on what you earn, of course, and to check your eligibility here, mate. Look, we'd like to keep things very simple. No medicals are such a blood test. What we do is we just take you through some help and last questions, mate. And at the end, let me you know that once the policy is in place, it will cover you until your policy anniversary following your 65th birthday.

[2 minutes 22 seconds][Customer] : Yeah.

[2 minutes 21 seconds][Agent] : Uh, keep in mind that there are some exclusions that applies outline in the PDS and let me you know.

[2 minutes 36 seconds][Customer] : Alright.

[2 minutes 27 seconds][Agent] : So if you know when you do your tax returns that you write and see your accountant, umm, I can let you know that you can keep in mind that the premiums for income protection are generally tax deductible, which can make it even more cost effective for you moving forward.

[2 minutes 40 seconds][Customer] : Yep. Thank you. I'm good.

[2 minutes 40 seconds][Agent] : OK, all good. Now what I'll do this is with that income protection here, mate. It is a type of cover that you can customize, umm, based on some options that you can select. So what I'll do now mate is I'm gonna ask you some basic questions regarding your duties that you do at work. Umm, with these questions. If you could reply with a simple yes or no, that would be great.

[2 minutes 55 seconds][Customer] : Yeah, yeah, can do.

[3 minutes][Agent] : But letting you know. Thank you. Now letting you know they said that before answering any of your questions mate, it is important that you are aware of the duty to answer all of your questions accurately and honestly. Failure to do so could impact recovery at client's time. So first of all, but can I confirm, do you work 15 hours or more per week?

[3 minutes 10 seconds][Customer] : Yeah, yes, I do.

[3 minutes 19 seconds][Agent] : Thank you. And 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?

[3 minutes 31 seconds][Customer] : That's a bit weird 'cause I do spend time indoors 'cause I'm a plumber, but I do also do outdoor work so.

[3 minutes 38 seconds][Agent] : Oh, fair enough. Uh, but in that case then, uh, given that, that you're an actual plumber, right? So when you do it indoors, but it's not the majority of the time indoors as such, is that correct? OK, So in that case, we'll, we'll put that as a knife for you, given your, your profession there and given that it's not majority of the time indoors, so to speak. OK.

[3 minutes 48 seconds][Customer] : Yeah, yeah, I drive a car.

[3 minutes 58 seconds][Agent] : And with regards to the next question, So if it's yeah, just asking like do you perform heavy physical duties, use heavy machinery or drive a vehicle and that's for the purpose of the actual work, is that right? OK, beautiful. That all good mate. Thank you for that. And if you're asking, are you qualified skilled or semi skilled or hold the required licenses to perform your role?

[4 minutes 8 seconds][Customer] : Yes, yes, yes, yes, I do hold the last one.

[4 minutes 25 seconds][Agent] : Beautiful. So I can. So we'll leave that as a yes for you. Given that you did say yes, you hold the license to perform your role, is that right?

[4 minutes 31 seconds][Customer] : Yeah. Thank you.

[4 minutes 32 seconds][Agent] : OK.

[4 minutes 38 seconds][Customer] : Yeah.

[4 minutes 33 seconds][Agent] : And if you're asking, Sir, last two or three here, mate, before we can start to customize it to confirm, do you work in any of the following fields, aviation as a pilot or current entertainment of sporting industry, Air Force, Army, armed forces? Or do you handle explosives? And do you regularly work underground or underwater, work at heights above 10 meters, work offshore, carry a firearm or drive long haul. Beautiful. OK, now the next two things I need to confirm this, uh, first of all, mate, uh, have you had a cigarette in the last four months?

[4 minutes 49 seconds][Customer] : No, no, I would like to say no 'cause I've given it up, like I'll say over a year ago, but I wouldn't. I haven't kept track on the day, sorry.

[5 minutes 19 seconds][Agent] : OK, OK, so, so this is actually asking quite specifically though, Seth in the last 12 months. And uh, in that case, so if you try to think back to the best of your knowledge, right? And it's based on, on how you respond. So if you think like when you did quit, umm, if I could confirm specifically. So have you had a cigarette in the last 12 months? Is what we need to know that. OK. And your your current employment status mate, can I confirm are you currently employed or self-employed?

[5 minutes 22 seconds][Customer] : I yeah, yeah, I'm currently employed, yeah.

[5 minutes 52 seconds][Agent] : And the reason why we ask that this that is we can so that we can help determine what level of coverage you can apply for. We need you to confirm what your annual pre tax income is. Now before you answer that being employed pre tax income is the total annual remuneration paid to you by your employer before tax, including salary and regular commissions or bonuses, excluding super contributions. So just to confirm there, but what is your annual pre tax income, please?

[6 minutes 22 seconds][Customer] : The memory was 40 grand.

[6 minutes 20 seconds][Agent] : Like, yeah. So 40,000 per year. Yeah, perfect. So what it shows, he said, is that based on your duties and income, it shows that you can select a monthly benefit amount starting from \$1000 up to a maximum of \$2333. And that's per month. And that's the amount that we pay to you. OK.

[6 minutes 27 seconds][Customer] : Yeah, Yep.

[6 minutes 46 seconds][Agent] : So what amount would you like me to quote you on at this stage?

[6 minutes 50 seconds][Customer] : I'll just go with the 82 grand. Thank you.

[6 minutes 48 seconds][Agent] : Right, All good. Thank you mate. Now there's two other options here that you can select to help customize it for you. So Seth, there's also a waiting period that to let you know with these options here and how that works. The waiting period is the non payment period that you must wait before the income benefit is payable after the insured event. Now letting you know that you can choose 30 days or 90 days. Please keep in mind the income benefit is paid monthly in Arise. This means if you choose a 30 day waiting period, your first payment would be six days after you're first eligible to claim. So given the 30 or the 90 day option there Seth, which way we could would you like them to select for yourself there?

[7 minutes 19 seconds][Customer] : Yep, I'll just take the monthly. Thank you.

[7 minutes 35 seconds][Agent] : The monthly isn't the 30 day option.

[7 minutes 37 seconds][Customer] : Yes, thank you, Sir.

[7 minutes 38 seconds][Agent] : OK. And last of all, Seth, there's also a benefit. Now for your reference, the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness. So it shows here that you can actually select starting from six months, a one year, A2 year or A5 year option. So to confirm, which benefit. Would you like to select for yourself there, Sir?

[8 minutes 3 seconds][Customer] : I would like to take just probably the 6th month. Thank you.

[8 minutes 7 seconds][Agent] : Beautiful. So what's the pricing generates you Seth? What I'll do for yourself here mate is just to explain to yourself uh, the rest of the benefits and, and, and everything else. So as part of the policy here, it does also include a rehabilitation benefit along with a final

expenses benefit as well, which pays \$10,000 in the event that you pass away. OK.

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

[8 minutes 28 seconds][Agent] : But that comes as part of the policy for you. Now you may well be worried. This is well set that your premium is set, which means it will generally increase each as you age.

[8 minutes 38 seconds][Customer] : Yeah.

[8 minutes 38 seconds][Agent] : And what I'm going to do is give you the pricing not only for now, but the following year as well.

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

[8 minutes 44 seconds][Agent] : And if you need to, bud, you can also find information about the pre instructional website. But for now there's Seth. Did you have any questions based on anything that we've explained so far? That's all pretty straightforward for you mate.

[8 minutes 55 seconds][Customer] : No, I think you've literally gone over everything. Thank you.

[8 minutes 58 seconds][Agent] : Excellent. I appreciate your time with us. Thank you for that mate.

[9 minutes 1 seconds][Customer] : No, All good.

[9 minutes 1 seconds][Agent] : So in terms of the pricing, umm, I've got it here now. So be mindful though to please uh, that note that these prices are indicative subject to approval. Umm, but every fortnight. So that would work out for you at \$15.00. So one \$515.26 per fortnight.

[9 minutes 17 seconds][Customer] : Yeah, sounds good. Thanks.

[9 minutes 19 seconds][Agent] : Umm, and it shows here, Seth, that as an indication that if you make no change to the policy or premium next year will be surprisingly actually goes down in price.

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

[9 minutes 27 seconds][Agent] : It's actually \$15.12 a fortnight the following year.

[9 minutes 30 seconds][Customer] : Thank you. Thank you.

[9 minutes 31 seconds][Agent] : OK, so all those options there, you feel that that's suitable and affordable for you at this stage.

[9 minutes 36 seconds][Customer] : Yes, it is. Thank you.

[9 minutes 37 seconds][Agent] : Excellent. So what I'll do here, Seth, is we'll take you through the application, mate, just to explain to you how this works. It's very simple. What I'll do now is reach 2 quick paragraphs basically states that when I ask you these questions, if you could please answer honestly and correctly for me.

[9 minutes 51 seconds][Customer] : Yeah.

[9 minutes 52 seconds][Agent] : And it's letting you know as well that when it comes to the question that we ask, whether it's relevant to you or not, if you could please allow me to ask each question in full. Then at the end of each question, I will prompt you to respond with a simple yes or no answer as well.

[10 minutes 7 seconds][Customer] : Yeah, 30, thank you.

[10 minutes 7 seconds][Agent] : OK, yeah, I'll just confirm that the rest of your details in your e-mail, we've got sf.belcom3@hotmail.com. Is that still current? And your best number is the 0488581187.

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

[10 minutes 22 seconds][Agent] : And what's your post code please, Sir?

[10 minutes 21 seconds][Customer] : Thank you. 4560 Mapleton.

[10 minutes 26 seconds][Agent] : And what's your subweb please, then Marableton and your house number and street name as well, please. What?

[10 minutes 32 seconds][Customer] : Well, the Parkway Place 12, Yes.

[10 minutes 35 seconds][Agent] : So what number 12, the Parkway place. Beautiful. And is that the same as your postal address as well, mate? OK, beautiful. Awesome. Let's get started here Seth. Give us about one minute whilst we redo these two quick paragraphs and we'll get it shown into the application for you.

[10 minutes 39 seconds][Customer] : Place, yes, Good. Thank you.

[10 minutes 52 seconds][Agent] : So bear with me mate. Now you're walking Seth. So this reads the following. Just one quick moment. OK, OK, here we go. So this reads the following. So again Seth, please be aware all calls are recorded for quotes and monitoring purposes and again noting any advice of your providers general in that you may not be suitable to your situation. We collect the

personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and make sure with other Australian service providers for the purpose of administering your policy handling claims. Our privacy policy tells you more, including how to access and incorrect your information and lodge complaints about breach of 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 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, you may break 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, so to confirm, Debra, do you want to stand and agree to your duty? Yes or no? Thanks mate. Now the first question is in reference to COVID-19 and it does ask, 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? Beautiful. Thank you. All right, just bring the main application up here. And like I mentioned before, they said if you need to, you can also find information about our pre instructional website.

[12 minutes 14 seconds][Customer] : Yeah, no, yeah. Thank you.

[12 minutes 43 seconds][Agent] : OK, yeah, starting the main application here, bud. So the first question reads for you, are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia, yes or no?

[12 minutes 56 seconds][Customer] : I am Australia like the first. I'm sorry.

[13 minutes][Agent] : Oh, so you're an Australian citizen or permanent resident here living here full time?

[13 minutes][Customer] : This is, yeah.

[13 minutes 5 seconds][Agent] : OK. So I'll go ahead, put a yes there for you. If that's the case, that's all good. Yeah. The next section, he says, just asks, have you ever had symptoms of, been

diagnosed with or treated for or intent to seek medical advice for any of the following? Now, the first one rates stroke or heart conditions such as but not limited to, palpitations, heart murmur, heart attack and angina. Yes or no. Lung disorder, excluding asthma, sleep apnea or pneumonia, Yes or no. Cancer. Leukemia or Melanoma, excluding other skin cancer, Yes or no. Hepatitis and disorder of the liver, Yes, I know. Anxiety, depression or stress require medical treatment or any other mental health disorder, yes I know.

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

[13 minutes 49 seconds][Agent] : Have you been diagnosed with a terminal illness, matter of neuron disease, any form of dementia including Alzheimer's disease, or been told by a doctor that you have a condition that will reduce your life expectancy? Yes, I know in the last 10 years have you used illegal drugs, abuse prescription medication, or receive treatment or counseling for drug or alcohol consumption, Yes or no? Now in that particular case there it says it's just there. Just asking based on your response, please answer yes or no for each of the following. So the first one is illegal drugs, abuse of prescription medication or treatment for drug addiction. So IE methadone, Suboxone, yes or no?

[14 minutes 2 seconds][Customer] : No, yeah, no.

[14 minutes 31 seconds][Agent] : And have you sought medical advice or counseling for your alcohol consumption? Yes or no? OK, so when you said yes to that question, Seth, what was it that you're referring a yes to?

[14 minutes 37 seconds][Customer] : Oh no, sorry. I've been as did I drink, I do every now and then. I'm not be a drinker but I will every now and then with a few mates so.

[14 minutes 51 seconds][Agent] : Oh, OK. Look, in that case, if, if that's the case, look, we understand that everyone likes to have a, a bit of AB or a whine every now and then. So this is actually asking specifically if you're referring to the alcohol consumption part of right, umm, if you've received umm, treatment or counseling for alcohol consumption. But we're not asking if you drink alcohol, just in that sense.

[15 minutes 12 seconds][Customer] : Yeah, sorry.

[15 minutes 13 seconds][Agent] : OK, now that's OK. So what I'll do knowing that now. And thanks for clarifying that. I'll just confirm with you now. So again, in the last 10 years have used illegal drugs, abuse prescription medication or received treatment or counseling for drug or alcohol consumption. So that's a yes or no.

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

[15 minutes 32 seconds][Agent] : Beautiful. Thanks for clarifying.

[15 minutes 34 seconds][Customer] : Yeah, sorry about that.

[15 minutes 33 seconds][Agent] : Seth, we have the next all good mate, we have the next section is in relation to your heights and weight. Please be aware that I'm required to obtain a conferencing figure measurement for each in order to continue with application. The system does not allow me to enter in approximate figures where it's the height and weight ranges. So I set to confirm, mate, how tall are you or what is your exact height in centimeters or feet and inches place mate and with your weight, what is your exact weight and all the kilogram stains or pounds plays like and what measurements that end up?

[15 minutes 57 seconds][Customer] : So 174 centimeters, 65 kilograms.

[16 minutes 9 seconds][Agent] : That's all good. Thank you. Now moving forward here, just asking, have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no?

[16 minutes 9 seconds][Customer] : Sorry, no.

[16 minutes 20 seconds][Agent] : Excellent. So we're up to the next part. He said maybe about 1/3 of the weight done. Now, does your work require So does your work require you to use explosives, travel to areas experiencing war, civil unrest, or work offshore? Yes, Honor.

[16 minutes 35 seconds][Customer] : No.

[16 minutes 36 seconds][Agent] : And we're confirming Seth A, again. Are you A, employed or B self-employed?

[16 minutes 41 seconds][Customer] : Employed.

[16 minutes 42 seconds][Agent] : And have you been in your current occupation for at least 12

months? Yes, Honor. Do you intend to change your current occupation in the next 12 months? Yes, Honor.

[16 minutes 46 seconds][Customer] : Yes, yes.

[16 minutes 53 seconds][Agent] : OK. And instead of just asking, would you be a employed or be self-employed?

[16 minutes 59 seconds][Customer] : Yep, still employed So.

[17 minutes 1 seconds][Agent] : OK, that's all good. And instead of just asking, will your new occupation be in the same industry performing similar duties, yes or no? And will your income reduced as a result of your occupation change? OK, so that's all good. So we can continue this. Yes. Yeah.

[17 minutes 10 seconds][Customer] : Yeah, no, Yep.

[17 minutes 23 seconds][Agent] : It's just asking, do you have a second occupation that generates a taxable income? Yes. Honor. Have you ever been declared bankrupt or placed in receivership, in voluntary liquidation or under administration? Yes, Honor. 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.

[17 minutes 28 seconds][Customer] : No, no, no.

[17 minutes 44 seconds][Agent] : Honor, do you have different plans to travel or reside outside of Australia? Are you booked or will be booking travel within the next 12 months, yes or no? And do you have existing income protection cover, yes or no?

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

[18 minutes][Agent] : Excellent. So we're at the halfway marketing asset. So this next part is the rest of the health questions.

[18 minutes 5 seconds][Customer] : Yep.

[18 minutes 5 seconds][Agent] : So the question that I asked earlier applies again, which I'll read back out to you and then I'll follow up with these up with these other conditions. Say again, it rates. Have you ever had symptoms of being diagnosed with or treated for or intent to seek medical advice for any of the following And the first one this section reads diabetes rise blood sugar, impaired

glucose tolerance or impaired fasting glucose, yes, Honor. Chest pain, high cholesterol or high blood pressure, yes, honor. Tumor Molar cyst, including skin cancer or sunspots. Yes. Honor, Have you ever had an abnormal PSI test or an enlarged prostate? Yes or no. Thorough condition or neurological symptoms such as dizziness or fighting? Yes or no. Disorder of the stomach, bowel, gallbladder, or pancreas, Yes or no.

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

[18 minutes 57 seconds][Agent] : Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis? Yes or no. Bladder or urinary tract disorder, yes or no. Kidney disorder, yes or no. Blood disorder or disease, Yes, honor. Sleep Apnea or asthma, excluding childhood asthma, yes. Honor. Oh, sorry, say that again. Sorry, Seth. Beautiful back or neck pain or disorder? Yes, honor.

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

[19 minutes 27 seconds][Agent] : Arthritis, chronic pain, gap, repetitive strain injury, chronic fatigue syndrome or fibromyalgia, yes, Honor, sorry.

[19 minutes 37 seconds][Customer] : Oh, sorry.

[19 minutes 35 seconds][Agent] : So it's just breaking up a little bit, then I say that again, uh, joint or muscle pain, ligament injuries, including replacement or reconstructive surgery. Yes, I know. Osteoporosis or osteopenia, yes, I know.

[19 minutes 38 seconds][Customer] : No, no, no.

[19 minutes 49 seconds][Agent] : And the last one, this page really doesn't make any defective hearing or sites other than which is corrected by glasses or contact lenses. Yes, I know. OK. So when you say yes, what is it that you're referring there to, Seth?

[19 minutes 58 seconds][Customer] : Yes, I was born with hearing problems. Well, hearing infections, I, well, I don't really get them anymore, but I used to get a lot of ear infections and I've got gro.

[20 minutes 15 seconds][Agent] : Yep. OK.

[20 minutes 13 seconds][Customer] : Well, I had grommets and gone through all of that, but hasn't

been too bad for a while now. But that's what I'd at least say.

[20 minutes 21 seconds][Agent] : OK.

[20 minutes 21 seconds][Customer] : Yeah, my hearing's not best.

[20 minutes 22 seconds][Agent] : Thank you so much for your honesty. So in that case, because it is a form of defective hearing in the past, we would like to disclose it here for you. So given that you did answer yes, it's now asking based on your response, please answer yes or no for each of the following.

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

[20 minutes 36 seconds][Agent] : I'll get to the site one first. So with regards to the site, is it a defect? Is it a defect of sites yes or no? And it's now asking is it a defect of hearing, yes or no? And it's now asking is it umm, sorry, is it tinnitus, yes or no? And it's now asking is it minor non progressive hearing loss, yes or no?

[20 minutes 43 seconds][Customer] : No, no, sorry. Could you say that one again?

[21 minutes 7 seconds][Agent] : Yes, certainly. So is it minor non progressive hearing loss, yes or no?

[21 minutes 14 seconds][Customer] : I don't really know what that means. So that mean like, 'cause it's not like super bad, but yeah.

[21 minutes 21 seconds][Agent] : OK. So with the actual condition set, so this is asking specifically in that case if it's this particular condition.

[21 minutes 28 seconds][Customer] : Yeah, no, I haven't been told about a condition.

[21 minutes 28 seconds][Agent] : So with the condition that you had, OK, so if I can ask, So what was the condition that you're referring to about the the hearing there?

[21 minutes 31 seconds][Customer] : Yeah, well, for some reason I was never given an actual condition about it. I was just told that I just had bad hearing because of my ear infections and that I need to get grommets and stuff. So.

[21 minutes 48 seconds][Agent] : OK, so bad hearing due to hearing infection. So in that particular case this is asking specific does Seth, is it minor non progressive hearing loss? OK, no worries. So

that another project it was in that regards is that correct?

[22 minutes][Customer] : No, yes.

[22 minutes 6 seconds][Agent] : OK, that's all good. So let me just continue that for you, OK? Now moving forward, Seth, it's now asking other than what you have already told me about in the past three years, have you sought medical advice or treatment by medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-ray scans, blood tests or biopsy? Yes or no? And other than what you have already told me about A 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? You have the third last question, Seth, and we're done for today, mate. This is about family history.

[22 minutes 32 seconds][Customer] : No, no, no, yeah.

[23 minutes][Agent] : To the best of your knowledge, has any of your immediate family, living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial and mammatus polyposis? Yes or no? Sorry, say that again. Sorry. Yes, beautiful. Now second last question reads, to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other heritage disease prior to age 60? Yes or no?

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

[23 minutes 33 seconds][Agent] : And last question, Seth and we're done for today. Let me just bring it up here for you.

[23 minutes 38 seconds][Customer] : All good. Thank you.

[23 minutes 38 seconds][Agent] : OK, here we go. So other than one off events, gift certificate, vouchers, do you engage in or intent to engage in any of the following aviation other than as a fare paying passenger on a recognized airline, motor racing, parachuting machinery, up sailing, scuba diving deeper than 40 meters, Cafe or wreck diving or any other hazardous activity? Yes or no? And that is the end of the application, Sir. So what I'll do now is have that submitted for you. That'll come

back shortly with a response. So let's say if you've been approved and to see if there's been any changes to anything as well.

[24 minutes 3 seconds][Customer] : No, Yep.

[24 minutes 15 seconds][Agent] : OK, So let me have a quick look here mate, one second. OK, So it's stating that your application is approved with the below terms. So it does show here that based on the information disclosed in your application today, the following exclusion applies.

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

[24 minutes 35 seconds][Agent] : And this is shown that it is due to the defective hearing that you've had in the past this so in the space in in reference to your application that you would that you disclose today as part of that, OK.

[24 minutes 48 seconds][Customer] : Yep.

[24 minutes 48 seconds][Agent] : So it shows you that no benefit will be payable under this policy due to any disease or disorder of or injury to either ear, including deafness or any complications of treatment, OK. But the other, the, the good news that is that there was no changes of premiums and besides that exclusion that I just read out and there was no other changes moving forward for you.

[24 minutes 59 seconds][Customer] : Yeah, that's perfect. Thank you.

[25 minutes 11 seconds][Agent] : OK? So based on that there, that's all I care with you, given that exclusion that I've read out there based on you're disclosing your application today.

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

[25 minutes 19 seconds][Agent] : Beautiful. Yeah. So to have yourself covered with us here, mate, it's actually quite simple. We just read you this final declaration, basically the the TS and CS of the terms and conditions upon your acceptance, bud. We actually e-mail you the policy schedule within the next hour or so. And then the hard copy also follows within three to five business days as well.

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

[25 minutes 38 seconds][Agent] : OK, now with your first fortnightly payment that you can align that first payment with a payday if you like. It is up to you. So what day would you like that first payment to come out there man?

[25 minutes 49 seconds][Customer] : Boy. Friday.

[25 minutes 51 seconds][Agent] : As in this Friday then every fortnight after that works for you. OK
And would you like to use your base being account number mine or debit credit card please bud?

[25 minutes 50 seconds][Customer] : Yeah, yeah, I need yeah. BSN number first.

[26 minutes 5 seconds][Agent] : Beautiful. And this is under your name, Seth Belkin. And that's a
check or savings account here, ma'am.

[26 minutes 8 seconds][Customer] : Yes, savings.

[26 minutes 14 seconds][Agent] : And when have you already set? I'll get you to confirm. Starting off
with the base pay number, please, bud. Now, let's take the time there, bud.

[26 minutes 19 seconds][Customer] : Yep, Yep, Yep, Yep. I've got it up.

[26 minutes 29 seconds][Agent] : Beautiful. Yep. And what's the account number as well, please,
ma'am? Yep, Yep.

[26 minutes 29 seconds][Customer] : It's 014669 41021394.

[26 minutes 44 seconds][Agent] : So I've got 213, then 94. What's after the 94? So 949 at the end.
Beautiful. And just to confirm this step that you're authorized to use those accounts. Of course.
Beautiful. Yes, yes. I know that you've been responding quite well with everything. So with anything
that we've been asking. But given that disclosure of the hearing beef that you've had in the past, just
want to make sure that everything that I've explained today, you did hear everything came through.
OK on your side.

[26 minutes 48 seconds][Customer] : 9 Yep, Yep, yeah. Everything looks perfectly and clear. Thank
you.

[27 minutes 14 seconds][Agent] : Thanks so much. Thanks for confirming that. Yeah. Before I let
you go today, I'm just gonna read this final declaration takes about two to three minutes to read. My
upon your acceptance should be covered as of today. And then we'll let you get back to your agent
there.

[27 minutes 25 seconds][Customer] : Yeah, sounds good. Thank you.

[27 minutes 25 seconds][Agent] : OK, thanks. So bear with me now this rates. Thank you. Seth

Balkan, 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 and issue agree to these terms in full low income protections issued by Hanover Life RA of Australia Ltd who will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services and I will refer to as JFS Trading as real insurance issue and arrange this insurance on its behalf Kind of relies upon information you have provided when assessing application that includes 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 concerns this product is designed for. Our distribution practices are consistent with this determination and you can send a copy on our website. I need to remind you of the duty to take reasonable care that you're greater. So Seth, can you please confirm you have answered all of that questions in accordance with your duty, yes or no?

[28 minutes 26 seconds][Customer] : Yes.

[28 minutes 27 seconds][Agent] : Thanks so much. But in just the second-half and we're done now raids, we may from time to time provide offers to you via the communication message that provided to us in relation to other products and services. By Green Fish Declaration you consent to us to contact you for this purpose until you opt out. You can update this at any time by contacting us. The accepted cover provides the following insurance cover for Seth Balcom, a monthly insured amounts of \$2000.00 with a waiting period of 30 days and a benefit period of six months. The monthly income benefit and payable in the events of the claim may be less than the monthly insured amount as your income benefit is limited to 70% of your average monthly income over any 12 consecutive months during the TEAS before you suffered your deciding 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. In addition to the standard exclusion contained within the PDS, the following exclusions apply. Force of Income Protection Benefit No benefit will be payable under this policy due to any disease or disorder of or injury to either E, including death test or any complications of treatment. By grant this declaration, you'll create any non standard exclusions of items place on your policy and you

understand they will remain in place for the life of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on January 17th, 2069, 12:00 AM. Your premium for your first year of cover is \$15.26 per fortnight. Your premium is a step premium which means it will be calculated each policy anniversary and would generally increase each year. Included in your premium is net payable by Hanover to GFS of between 37% and 51% to cover costs. Your premium will be debited from your nominated bank account in the name of seth.com, which were authorized that from and that provided to us the policy documentation. PBS 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 that each other product met your needs. You have effective by calling off. When you may cancel your policy and any premium you know paid will be refunded in full unless you've lodged by claim. There are risks associated with replacing policies as your new policy may not be identical to existing cover. We recommend that you did not cancel any existing policy until you have received any review that policy in full. And finally, 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. So to confirm the two final questions, Mike, do you understand and agree with the declaration, yes or no? And last of all, Bud, would you like any other information about the insurance now or would you like me to read any part of the PBS to you, Yes or no?

[31 minutes 17 seconds][Customer] : Yeah, no.

[31 minutes 29 seconds][Agent] : So that's all done, Sir. So your policy is now in place. So what we're going to, what's going to happen now, mate? In the next hour or so, we're going to e-mail you that policy scheduled to your e-mail. Please make sure that you do check your spam folder just for the first time and then the hard copy will follow within three to five business days to your address as well. Yeah. Any other questions, mate, feel free to reach back out. Love to be able to help you. But if not, Seth, thanks so much for your time and patience today. And I'll and I'll do walk into income protection insurance.

[31 minutes 58 seconds][Customer] : Thank you.

[31 minutes 56 seconds][Agent] : OK, Thanks Seth. You take care mate. All the best to you, buddy.

[32 minutes 2 seconds][Customer] : Yeah, you too.

[32 minutes 3 seconds][Agent] : Cheers, mate. Take you too. Take care mate.