

[1 seconds][Customer] : Hi, Jay. Speaking. Yeah, hi.

[2 seconds][Agent] : Hi Joanne, it's Cinta calling from real Insurance in relation to that web enquiry put through for some life insurance. How are you today?

[7 seconds][Customer] : Yeah, good. Thanks, darling. Thank you. Yeah, I was just wondering Cos I just had so so I was 54 in good health, don't smoke or drink alcohol, but I just been thinking I I run a business as well.

[25 seconds][Agent] : OK.

[24 seconds][Customer] : So often thinking to myself, I've got two daughters and a husband or daughters that are all grown up now. But I was just thinking, one of my friends got a terrible where she just she got cancer and she had like trauma or this money that was paid out straight away so that she could through to TRA trauma. And then she's also got life insurance and stuff like that.

[46 seconds][Agent] : OK.

[46 seconds][Customer] : And I've never heard of any of that stuff before. So I was just inquiring, you know what that's about. I don't even have a lot. I mean, you know, you go through he, you go through life pretty healthy. You don't even think of life insurance. But now I'm thinking, well, if something did happen to me, it would be nice to leave my family, you know, so they could pay the house off or whatever like that, that's all.

[50 seconds][Agent] : Yeah, yeah, yeah, of course.

[1 minutes 7 seconds][Customer] : So yeah, just enquiring about the cover and how much it would be, and then the thinking I'd be probably get my hazard on life insurance as well.

[1 minutes 17 seconds][Agent] : OK, awesome. Thanks for letting me know, Joanne. That was my first question. I was going to be, you know, what got you looking into that life insurance. But yeah, thanks for sharing that with me.

[1 minutes 16 seconds][Customer] : So yeah, yeah, yeah, yeah.

[1 minutes 25 seconds][Agent] : It sounds like you know, you know, you run your own business, you've got your daughters and your husband and you just.

[1 minutes 30 seconds][Customer] : You just sort of real life that you don't think of that, like you don't

want to think of the morbid stuff, but I sort of think I'm better.

[1 minutes 39 seconds][Agent] : Yeah, I mean, I never thought about it until I got into this job, and now I'm like, oh, maybe I should too.

[1 minutes 37 seconds][Customer] : Yeah, yeah, yeah, yeah.

[1 minutes 44 seconds][Agent] : But yeah, it's one of those things that just kind of slips your mind. I totally understand.

[1 minutes 48 seconds][Customer] : Absolutely.

[1 minutes 48 seconds][Agent] : But yeah, of course, Joanne, the reason for the call is just to do that exactly for you. So just give you a rundown of what the cover involves.

[1 minutes 55 seconds][Customer] : Yep.

[1 minutes 54 seconds][Agent] : Umm, of course, take you through those health and lifestyle questions as well. You say that you're nice and healthy there.

[1 minutes 58 seconds][Customer] : Yes, yes. Sure.

[2 minutes][Agent] : Umm, so, you know, just depends on those as it is subject to eligibility. Umm, and then I'll take you through the pro as well. OK.

[2 minutes 5 seconds][Customer] : Yep, yeah, sure.

[2 minutes 8 seconds][Agent] : If you have any questions along the way, you can just let me know.

[2 minutes 11 seconds][Customer] : Yep.

[2 minutes 11 seconds][Agent] : But first, can I just confirm I'm speaking with Joanne Glenn.

[2 minutes 14 seconds][Customer] : Yes. Correct.

[2 minutes 15 seconds][Agent] : Yeah, and Joanne, your birthday is the 2nd of July 1970.

[2 minutes 19 seconds][Customer] : Yeah. Mm Hmm.

[2 minutes 20 seconds][Agent] : And finally, you're a female Australian resident. Thanks for that Joanne. Now Please note all our calls are recorded. Any advice our provide is generally in nature and may not be suitable to your situation, but let's jump straight into that.

[2 minutes 22 seconds][Customer] : Yes, yeah, sure.

[2 minutes 32 seconds][Agent] : You stop me at any point if you have any questions.

[2 minutes 34 seconds][Customer] : Mm hmm.

[2 minutes 34 seconds][Agent] : OK, so our life insurance is designed to provide financial protection for your loved ones through a lump sum payment if you want to pass away. Now this benefit could be used to help maintain their lifestyle by helping them pay off a mortgage, loans or any other costs involved in raising a family. It's basically there to give you the Peace of Mind that if something happened to you, your family would have that financial security.

[2 minutes 51 seconds][Customer] : Yes, yes.

[3 minutes][Agent] : OK?

[3 minutes 10 seconds][Customer] : Mm, hmm. Yep.

[3 minutes 1 seconds][Agent] : Now included is an advance payment of 20% of the benefit amount to a maximum of \$20,000 to help with the funeral costs or any other final expenses at the time, OK.

[3 minutes 13 seconds][Customer] : Mm. Hmm.

[3 minutes 13 seconds][Agent] : There is also a terminally ill advanced payout included in the cover, which we'll go into in a bit more depth. And you can nominate up to five beneficiaries to receive their benefit amount. So of course, sure.

[3 minutes 19 seconds][Customer] : Oh, OK, yes.

[3 minutes 26 seconds][Agent] : And you've mentioned your husband and your daughters there, so you don't have to nominate 5, but you do have a choice from 1:00 to 5:00. You OK?

[3 minutes 32 seconds][Customer] : Well, this I did say about. That's a good idea because if something happened to my husband and I thought, you know, something happened together to us, then you'd want your children to be on that beneficiary thing when you would that make sense? Do you know what I mean?

[3 minutes 44 seconds][Agent] : Yeah, yeah, that would make sense. It just depends on your own situation there.

[3 minutes 48 seconds][Customer] : Yeah, Right.

[3 minutes 48 seconds][Agent] : You know, umm, you could nominate just one person and, you know, try to get them to be responsible for how that is divided.

[3 minutes 56 seconds][Customer] : Yeah. OK. Yep. Yeah, right.

[3 minutes 57 seconds][Agent] : But also you could just nominate, you know, up to five and just have that division anyway on the beneficiary form, OK.

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

[4 minutes 3 seconds][Agent] : It'll be clear to you when you receive that form anyway.

[4 minutes 6 seconds][Customer] : OK.

[4 minutes 6 seconds][Agent] : Umm, but we do keep it nice and simple.

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

[4 minutes 8 seconds][Agent] : So for you, everything is done over the phone with no forms to fill out, medical checks for blood tests to complete. We simply just take you through health and lifestyle questions as this will determine the pricing in terms of the policy.

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

[4 minutes 21 seconds][Agent] : OK, so Joanne, do you want, do you have any questions for me so far or no? OK, let's go straight into that card then. Now I've already, I already know you've mentioned there that you're a non-smoker, but I will just ask, have you had a cigarette in the last 12 months?

[4 minutes 34 seconds][Customer] : Yeah, no.

[4 minutes 37 seconds][Agent] : All right, let's get straight into that. So it ranges from 100,000 up to 1,000,000. So I can see you've put down 500,000.

[4 minutes 44 seconds][Customer] : Yeah, yeah.

[4 minutes 48 seconds][Agent] : Is that still what you're looking to? Yeah. OK.

[4 minutes 50 seconds][Customer] : Yeah, I think so, yeah.

[4 minutes 53 seconds][Agent] : All right. Let's look into that. So for \$500,000 of cover, that indicative quote is \$79.85 a fortnight. So that's around 570 a day.

[5 minutes 3 seconds][Customer] : Yep, Yep.

[5 minutes 5 seconds][Agent] : Is that sounding suitable for you there, Joanne?

[5 minutes 6 seconds][Customer] : Yeah. Perfect.

[5 minutes 7 seconds][Agent] : Yeah. OK, perfect. And I will let you know it does come with the real reward as well. So following your first policy anniversary date, we will refund you 10% of the premiums you've paid in that time.

[5 minutes 19 seconds][Customer] : Oh, well.

[5 minutes 19 seconds][Agent] : OK, So that real reward back to you will be \$207.61. OK. And I know you've mentioned as well that you don't really think about any of these things.

[5 minutes 24 seconds][Customer] : Oh, we have.

[5 minutes 29 seconds][Agent] : So I just want to ask, have you created a will for you and your husband?

[5 minutes 32 seconds][Customer] : We just did it yesterday.

[5 minutes 33 seconds][Agent] : Oh, you have? Oh, OK, you've just done it yesterday.

[5 minutes 33 seconds][Customer] : But mostly just that I've got some time off. So it's just this time of year you can actually sit down and and think about this stuff.

[5 minutes 38 seconds][Agent] : Yeah, yeah, I mean, it is, you know, the start of the year as well. So maybe you're just trying to get everything organized.

[5 minutes 41 seconds][Customer] : Yeah, yeah, yeah.

[5 minutes 47 seconds][Agent] : I totally understand.

[5 minutes 52 seconds][Customer] : Oh, that would be good. That should Yeah.

[5 minutes 48 seconds][Agent] : But with our policy as well, we do provide you with a free online legal will that's valued at 160 dollars. Yeah.

[5 minutes 54 seconds][Customer] : OK, OK.

[5 minutes 55 seconds][Agent] : So we do hand that out to you. It can be a joint will or, or just an individual will.

[6 minutes 6 seconds][Customer] : Yeah, I know it.

[6 minutes][Agent] : And of course, if you've already got one with your husband there, Joanne, umm, you can, you know, give this off to one of your daughter's or just a friend or anyone who's you need. So it doesn't, it's not assigned to you and doesn't have your name on it.

[6 minutes 10 seconds][Customer] : OK.

[6 minutes 10 seconds][Agent] : Umm, it's just a legalized document which you know, anyone is able to use.

[6 minutes 13 seconds][Customer] : Yep. Perfect.

[6 minutes 14 seconds][Agent] : OK, All right, so let's go straight into our next step. So that is to take you through the health and lifestyle questions as the final price is determined on the outcome of these questions. OK, so first I'll just read out a pre underwriting disclosure to you.

[6 minutes 21 seconds][Customer] : Yep, Yep, Yep.

[6 minutes 29 seconds][Agent] : OK, So what that is, it just outlines your duty to be, umm, honest with the answers that you give me.

[6 minutes 38 seconds][Customer] : Oh, OK.

[6 minutes 35 seconds][Agent] : OK, It does say UMM that you are applying to purchase a life insurance policy, but it does not lock you into anything, it just checks your eligibility. OK, so 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 add this with your insurer may share with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and collect your information and lodge complaints. It's about breach of privacy. By proceeding, you understand that you are applying to purchase a life insurance policy and as such, you have a treaty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us in any earlier discussions you have had. If you do not take reasonable care, you may breach your duty. And if this happens, your insurer may be entitled to care, enter your policy, decline a claim, or make adjustments to the terms and conditions of your policy. So Joanne, do you understand and agree to a duty?

[7 minutes 45 seconds][Customer] : Yes.

[7 minutes 44 seconds][Agent] : Yes or no?

[7 minutes 45 seconds][Customer] : Yes.

[7 minutes 46 seconds][Agent] : Yeah. OK, I'll open that up for you. And so generally these questions, do you just need a clear yes or no response?

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

[7 minutes 54 seconds][Agent] : Some of them might have a drop down. It just depends on those answers.

[7 minutes 57 seconds][Customer] : Yep. Sure.

[7 minutes 57 seconds][Agent] : OK, so the first one here is about COVID-19. So have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? No. And are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia, yes or no?

[8 minutes 8 seconds][Customer] : No, no, I'm sorry. I'm in. Australian citizen.

[8 minutes 24 seconds][Agent] : Yeah, sorry, I'll put that in as well.

[8 minutes 23 seconds][Customer] : Yeah, sorry.

[8 minutes 26 seconds][Agent] : No, it's a bit of a confusing question.

[8 minutes 28 seconds][Customer] : Yeah, Yeah.

[8 minutes 28 seconds][Agent] : It has both of them in there, but it does say are you a citizen or permanent resident of Australia? OK.

[8 minutes 32 seconds][Customer] : Yes, Yes, I am.

[8 minutes 34 seconds][Agent] : So have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina? Lung disorder excluding asthma, sleep apnea or pneumonia?

[8 minutes 49 seconds][Customer] : No, no. If I get asthma though, do you need to know that? But sometimes I, I in the winter time, I can get asthma if I get a flu.

[9 minutes 4 seconds][Agent] : It says excluding asthma.

[9 minutes 5 seconds][Customer] : Yeah, it does. Yes.

[9 minutes 5 seconds][Agent] : So we're OK for now.

[9 minutes 6 seconds][Customer] : OK, OK.

[9 minutes 7 seconds][Agent] : Yeah, all good. I'll just pop down a note for that one. But thanks for clarifying that with me there. Join cancer, leukaemia or Melanoma, excluding other skin cancer, kidney disorder, hepatitis or any disorder of the liver, anxiety, depression or stress requiring medical treatment, or any other mental health disorder. Have you been diagnosed with or currently undergoing testing for, or has the doctor advised you to be tested for motor neuron disease or any form of dementia including Alzheimer's disease?

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

[9 minutes 42 seconds][Agent] : OK. The next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single, 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.

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

[9 minutes 58 seconds][Agent] : So what is your exact height in either centimeters or feet in inches, 158 centimeters? And what is your exact weight in either kilograms, pounds or stones?

[10 minutes 3 seconds][Customer] : 158 centimeters, 74 kilos at the moment.

[10 minutes 16 seconds][Agent] : OK, 74 kilograms.

[10 minutes 15 seconds][Customer] : Yep, I haven't checked it after Christmas.

[10 minutes 21 seconds][Agent] : And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Don't we all all right? Does your work require you to go underground? Work at heights above 20 meters, dive to depths below 40 meters, use explosives to sorry, use explosives or travel to areas experiencing war or civil unrest or work offshore. To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV, which is AIDS? Do you have definite plans to travel or reside outside of Australia, IE booked or we'll be booking travel within the next 12 months.

[10 minutes 27 seconds][Customer] : No, I do wish that, but no, no, no, no.

[11 minutes 7 seconds][Agent] : Do you have existing life insurance policies with other life insurance companies with the combined total sum is short of more than \$5 million. All right, let's go on to the next section. Have you ever had have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following diabetes, Raised blood sugar, impaired glucose tolerance or impaired fasting glucose, Chest pain, high cholesterol or high blood pressure tumour, Molar cysts, including skin cancer or sunspots?

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

[11 minutes 42 seconds][Agent] : Have you ever had an abnormal cervical smear, thyroid condition or neurological symptoms such as dizziness or fainting disorder of the stomach, bowel, gallbladder or pancreas? OK, 20 years ago. All right.

[11 minutes 55 seconds][Customer] : Had my gallbladder at right 20 years ago, yeah.

[12 minutes 3 seconds][Agent] : Just give me one moment. I'll just put that in there. OK, so disorder of the stomach, gallbladder or pancreas. So I'll pop down a yes for that one and then based on your response, please answer yes or no for each of the following. So a disorder of the stomach or bowel?

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

[12 minutes 29 seconds][Agent] : OK Gallbladder or pancreas?

[12 minutes 35 seconds][Customer] : What do I say? Yes, because it's been taken out or I don't know really what to say there. It's not there anymore, so it's not a problem. It's tricky.

[12 minutes 45 seconds][Agent] : MMM, yeah, just give me one moment, Joanne.

[12 minutes 50 seconds][Customer] : Yeah. Cool.

[12 minutes 47 seconds][Agent] : I'm going to ask, umm, one of my seniors, just to see what to do with that question.

[12 minutes 52 seconds][Customer] : Yep.

[12 minutes 51 seconds][Agent] : OK, Just give me one moment. I just don't wanna do wrong by you.

[12 minutes 54 seconds][Customer] : Yeah, they're 100%.

[14 minutes 18 seconds][Agent] : Hi, Joanne. Thanks for holding there.

[14 minutes 19 seconds][Customer] : Hmm. Yeah. Yeah, that's fine.

[14 minutes 21 seconds][Agent] : So we still will disclose that just because it has happened, but it shouldn't make a difference to that price.

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

[14 minutes 28 seconds][Agent] : But let's have a look. We'll go back to so you said no to a disorder of the stomach or bowel and then gallbladder or pancreas.

[14 minutes 36 seconds][Customer] : Yes. Because it had that out. Yep. Hmm. Mm.

[14 minutes 36 seconds][Agent] : That was yes, yeah.

[14 minutes 41 seconds][Customer] : No, no.

[14 minutes 38 seconds][Agent] : And then it goes down again to pancreas on it's own gallbladder and then was it gallstones?

[14 minutes 45 seconds][Customer] : Yes, it was. That's what it was. So that's why they took the gallbladder out. Hmm. Mm.

[14 minutes 52 seconds][Agent] : OK. And did you have surgery to treat this condition?

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

[14 minutes 57 seconds][Agent] : OK, and let's go back to the other questions there. So just continuing that, have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis?

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

[15 minutes 17 seconds][Agent] : Any illegal drug use, abuse of prescription medication, or received medical advice or counselling for alcohol consumption, bladder or urinary tract disorder, blood disorder or disease, sleep apnea or asthma, excluding childhood asthma.

[15 minutes 35 seconds][Customer] : Yes, I do suffer asthma in the winter time here now.

[15 minutes 42 seconds][Agent] : OK. So based on your response, please answer yes or no for each of the following. So sleep apnea is no and then asthma, OK. And have you required any treatment

or used any medications in the last two years?

[15 minutes 47 seconds][Customer] : No, yes, yes.

[15 minutes 57 seconds][Agent] : Yes.

[16 minutes 5 seconds][Customer] : And and prevent you as well. Yep.

[15 minutes 59 seconds][Agent] : Do you only use inhalers example Ventolin for canal etcetera and a preventer OK, so you use more than those two and do you know if a preventer is the same as in inhaler there joint no different?

[16 minutes 23 seconds][Customer] : No, different, different.

[16 minutes 25 seconds][Agent] : OK. Have you been admitted to hospital in the last 12 months?

[16 minutes 25 seconds][Customer] : Yep, yes, I have for, for, but it was the flu. It was a, a bad flu that got to my lungs. So it wasn't pneumonia. It didn't turn to pneumonia or anything like that. It was just a, a flu that made me cough so much that I, I rang the hospi that I rang the ambulance, but I was in and out that day. I didn't, wasn't, no. So there you go. I wasn't admitted into hospital. They did not admit me to hospital.

[16 minutes 57 seconds][Agent] : No. So I didn't admit you into hospital.

[16 minutes 55 seconds][Customer] : No, no, no, no, no, no.

[17 minutes][Agent] : And So what would what would you have called that situation then?

[17 minutes 3 seconds][Customer] : Oh, just it's really just instead of it was on a weekend.

[17 minutes 7 seconds][Agent] : Mm Hmm.

[17 minutes 6 seconds][Customer] : So instead of going to the doctor bring him, they came, we went in there and then I went home 2 hours later. Like sorry. They just said it was a a virus, wasn't COVID, wasn't anything. Umm gave me some antibiotics when I went home. So it's not. I was never admitted to hospital. Yeah. So no, not really sorry.

[17 minutes 23 seconds][Agent] : OK, all right, OK, but that's OK. I mean, thank you for being so honest and despising everything.

[17 minutes 25 seconds][Customer] : Yeah, that's right. But no, yeah, no actual edition. Yeah.

[17 minutes 29 seconds][Agent] : But yeah, no, we would pop that down as a no then.

[17 minutes 33 seconds][Customer] : Yeah. Cool.

[17 minutes 33 seconds][Agent] : So let's go to the next section. I know there's a lot of questions here.

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

[17 minutes 38 seconds][Agent] : OK, so this is about medical history.

[17 minutes 41 seconds][Customer] : Yep.

[17 minutes 40 seconds][Agent] : So other than what you have already told me about in the past three years, have have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as they're not limited to any surgeries, X-rays, scans, blood tests or biopsy.

[18 minutes][Customer] : Yes, I am for my, I did a test the other day, just a normal 1.

[18 minutes 6 seconds][Agent] : Mm hmm.

[18 minutes 5 seconds][Customer] : I do every year with my doctor, just like it's every year in January, I do a, a blood test to check that my levels of my asthma and stuff are all good. And I am, yeah, I'm writing those results.

[18 minutes 23 seconds][Agent] : OK, I understand.

[18 minutes 19 seconds][Customer] : But like, every year I do that, Yeah.

[18 minutes 24 seconds][Agent] : So Yep.

[18 minutes 25 seconds][Customer] : So I just do a blood every year just to make sure everything's rocking and rolling. Umm. And we should get those results back in the next couple of days.

[18 minutes 35 seconds][Agent] : OK, So what condition required the medical examination or advice? So you can just Yeah, and just that.

[18 minutes 33 seconds][Customer] : So yeah, just the asthma, just the asthma to make sure that everything's under control. Yeah. Yeah.

[18 minutes 46 seconds][Agent] : OK, so let me have a look. OK. So I've just let me know if this is valid to your situation that you're in annual check UPS where there were no presenting symptoms and results came back normal.

[18 minutes 58 seconds][Customer] : Yes, yes, yes, yeah, yeah. But I do it every year.

[19 minutes 3 seconds][Agent] : Otherwise, Yep, normal and let me see if there's any. OK? OK. And then other what 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?

[19 minutes 35 seconds][Customer] : Umm, it depends what the results come back. It's, that's weird, isn't it? Umm, like say if like with asthma and taking, you know, the preventers and all that sort of stuff, like hopefully there'll be no, do you know what I mean? I don't know until I get the results. So that, that's a bit of a weird one. Umm, do you know what I mean?

[19 minutes 52 seconds][Agent] : OK, Well, it does say yeah.

[19 minutes 54 seconds][Customer] : Because she could say go and have this test or go and do this given the results of that blood test, but I don't even know what that will be. It's weird.

[20 minutes 6 seconds][Agent] : OK.

[20 minutes 3 seconds][Customer] : Yeah, I suppose if she does, do I ring you guys back up and tell you that? I mean, I'm happy to disclose that When, when I when, if she says go and get go and have this test. Sometimes they do a lung X-ray just to make sure everything's OK. Sometimes they don't.

[20 minutes 11 seconds][Agent] : Yeah, Yeah, of course.

[20 minutes 19 seconds][Customer] : Like she might say, can you just go get one and let's see how it's been travelling. Do you know what I mean?

[20 minutes 25 seconds][Agent] : Yeah, I understand.

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

[20 minutes 26 seconds][Agent] : Well, look, Joanne, we did already talk about the asthma in a, umm, previous section there. So what I'll do is I'll just make sure that I've disclosed that properly.

[20 minutes 32 seconds][Customer] : Yep, Yep, sure.

[20 minutes 37 seconds][Agent] : Just give me one moment, Joanne. I'll be right back.

[20 minutes 38 seconds][Customer] : OK, OK.

[20 minutes 39 seconds][Agent] : Sorry about that. Hi, Joanne. OK.

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

[22 minutes 29 seconds][Agent] : So I've got it all sorted out. Sorry about that.

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

[22 minutes 32 seconds][Agent] : So for the disclosure of that asthma, we did already talk about that in a different section.

[22 minutes 38 seconds][Customer] : Yep, Yep, Yep.

[22 minutes 38 seconds][Agent] : So what I will do is I'll start back on that medical history and then just because the question does say other than what you have already told me about, umm, I will re read that anyway for your information.

[22 minutes 49 seconds][Customer] : OK.

[22 minutes 50 seconds][Agent] : But we can leave that into a no just because that is something you've already disclosed with us.

[22 minutes 54 seconds][Customer] : Oh, OK, cool. Yep.

[22 minutes 54 seconds][Agent] : OK, Yeah, so let me sorry about that.

[22 minutes 58 seconds][Customer] : That's alright.

[22 minutes 57 seconds][Agent] : I think I was just over complicating it for you.

[22 minutes 59 seconds][Customer] : No, no, I just wanted to make sure that, like, open it all this to you guys. Do you know what I mean?

[23 minutes][Agent] : Umm yeah, of course.

[23 minutes 4 seconds][Customer] : Because that's, you know, that's what you're supposed to do. Yeah.

[23 minutes 7 seconds][Agent] : And yeah, of course that's the duty from you as well.

[23 minutes 10 seconds][Customer] : Yeah. Badly.

[23 minutes 10 seconds][Agent] : And of course we've got a duty from us as well.

[23 minutes 12 seconds][Customer] : Yeah, exactly.

[23 minutes 12 seconds][Agent] : So just didn't have to double do that for you.

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

[23 minutes 15 seconds][Agent] : But let's have a look. Umm, so other than what you have already

told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you waiting results for any medical tests or investigations such as they're not limited to any surgeries, X-rays, scans, blood tests or biopsy. OK. And then 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?

[23 minutes 35 seconds][Customer] : No, no. You'll say no. Yep.

[23 minutes 46 seconds][Agent] : All right, and let's go to the next section there. So this is immediate family.

[23 minutes 52 seconds][Customer] : Oh, Yep.

[23 minutes 51 seconds][Agent] : So of course, just siblings and parents. OK. So to the best of your knowledge of any of your immediate family, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis?

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

[24 minutes 7 seconds][Agent] : No.

[24 minutes 8 seconds][Customer] : Did they heard of some of those? Yeah. What's the last one? The Polyposis 1.

[24 minutes 11 seconds][Agent] : Did you want to know their definitions or the last one? OK, let me have a look at that for you and I'll read out that medical definition. Yeah, we don't know these off by heart, so.

[24 minutes 25 seconds][Customer] : Oh, no, you can't. You know what I mean?

[24 minutes 32 seconds][Agent] : All right.

[24 minutes 36 seconds][Customer] : Yeah. Oh, wow. Oh.

[24 minutes 32 seconds][Agent] : So familial adenomatous polyposis, that is a disease of the large intestine that is marked by the formation, especially in the colon, sorry:, and ***** of numerous adenomatous polyps which typically become malignant if left untreated, that may be either asymptomatic or accompanied by diarrhea or bleeding and that is inherited as in autosomal dominant traits.

[25 minutes 2 seconds][Customer] : Oh, wow.

[25 minutes 2 seconds][Agent] : So abbreviation is FAP or called also familial polyposis.

[25 minutes 7 seconds][Customer] : Yeah. Wow. Interesting.

[25 minutes 7 seconds][Agent] : OK, Yeah, very specific. And umm, Joanne, so the best of your knowledge, have any of your immediate families suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[25 minutes 9 seconds][Customer] : Yeah, No, yeah, no.

[25 minutes 24 seconds][Agent] : No. OK. So the final question here just to see how much of A daredevil you are there, Joanne. Now, other than one off events, gift certificate or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity?

[25 minutes 54 seconds][Customer] : Yes. No.

[25 minutes 57 seconds][Agent] : No, you and me both. I don't think I'll be going near that at all.

[25 minutes 54 seconds][Customer] : That'll be a big no, no no.

[26 minutes 2 seconds][Agent] : All right. And of course, Joanne, are you satisfied with the answers provided there?

[26 minutes 6 seconds][Customer] : Yeah, yeah. Awesome.

[26 minutes 7 seconds][Agent] : Yeah. All right, let's get straight into that result there. OK. So congratulations, your application has been approved and this policy will cover you for deaths due to any cause except suicide in the 1st 13 months.

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

[26 minutes 25 seconds][Agent] : And there's that terminally ill advanced payment I was talking about.

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

[26 minutes 29 seconds][Agent] : So that was if you were diagnosed with 24 months or less to live by a medical practitioner, then we'll pay that benefit amount to you to help with those medical

expenses. OK.

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

[26 minutes 40 seconds][Agent] : Now Joanne, your premium is steps, which means it will generally increase each year.

[26 minutes 45 seconds][Customer] : Yeah. Yep. Oh, OK.

[26 minutes 46 seconds][Agent] : In addition, this policy has automatic indexation, which means each year your sum insured will increase by 5% with associated increases in premium until you reach the maximum benefit amount or until the policy anniversary. Following your 75th birthday.

[27 minutes 2 seconds][Customer] : Yeah, that.

[27 minutes 2 seconds][Agent] : You can opt out of this automatic indexation each year, but as an indication, if you make no changes to the policy, your premium next year will be \$93.79 a fortnight.

[27 minutes 14 seconds][Customer] : Yep, that's fine. Yep.

[27 minutes 14 seconds][Agent] : OK, You can also find information about our premium structure on our website. But can I just confirm again that that 490 premium of \$79.85 is suitable for you, that you're in?

[27 minutes 19 seconds][Customer] : Yep, Yep. That's great.

[27 minutes 27 seconds][Agent] : Yeah. So what I can do for you today then is get you immediately covered over the phone. So what that means is I will send you the policy documents to review.

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

[27 minutes 36 seconds][Agent] : There is a 30 day cooling off. So in that time, if you decide it's not suitable for you and you cancel within the 30 days, then you'll receive a full refund of your premium unless the claim has been made and join. We don't require any payment today. You can nominate that first payment date to line up with other bills that you may have.

[27 minutes 51 seconds][Customer] : OK, OK.

[27 minutes 53 seconds][Agent] : So are you happy to proceed?

[27 minutes 55 seconds][Customer] : Yep. Perfect.

[27 minutes 56 seconds][Agent] : Yep. All right. Let's go through some of your details just to make

sure I sent to the right place there.

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

[28 minutes 2 seconds][Agent] : I will just start with your address first.

[28 minutes 5 seconds][Customer] : 19 Stradbroke STRADBR OK.

[28 minutes 12 seconds][Agent] : Straburg Ave. Yep. And what was the post code for that one?

[28 minutes 10 seconds][Customer] : E so Stradbroke Ave., Cranbury Mountain, 4272.

[28 minutes 25 seconds][Agent] : And was what mountain was it? Sorry, tambourine.

[28 minutes 27 seconds][Customer] : Tambourine TA MB ORINE Tambourine mountain.

[28 minutes 33 seconds][Agent] : OK. And is that the same as your postal address as well?

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

[28 minutes 37 seconds][Agent] : And your contact number is the one that we're on now.

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

[28 minutes 41 seconds][Agent] : I've got you down as Missus Joanne Glenn. Is that all correct?

[28 minutes 44 seconds][Customer] : Yep, Yep.

[28 minutes 45 seconds][Agent] : Of course, you're a female Australian resident, your birthday is the 2nd of July 1970. And Joanne, did you have an e-mail address you'd like to use as well?

[28 minutes 55 seconds][Customer] : Yep.

[28 minutes 54 seconds][Agent] : We can send off a copy. Yep.

[28 minutes 56 seconds][Customer] : So info, INFO at and this one is one word, synergy, SYNERGY management. Synergy management. So info@synergymanagement.com dot AU.

[29 minutes 16 seconds][Agent] : OK. Info at Sorry, can you just repeat that?

[29 minutes 18 seconds][Customer] : Yep, yeah. SYMERGY management, so synergy S so SYMERGY so synergy management all one word.

[29 minutes 24 seconds][Agent] : MERGY management, synergy management, OK.

[29 minutes 37 seconds][Customer] : management.com dot AU. Yeah, SY, Sorry.

[29 minutes 44 seconds][Agent] : OK, I will just read that out to you again info at and it's Synergy, so that's S SYNERGY management.com dot AU.

[29 minutes 53 seconds][Customer] : Yep, Yep, Yep.

[29 minutes 59 seconds][Agent] : Yep. OK, perfect.

[30 minutes 4 seconds][Customer] : Probably just Friday. Be good. Yeah. If it comes out Fridays, it's good.

[30 minutes 1 seconds][Agent] : And when would you like that first payment date to be Joanne this Friday? OK, not a problem. Let me have a look at that date. That will be the 10th of January.

[30 minutes 19 seconds][Customer] : Yep. OK.

[30 minutes 20 seconds][Agent] : OK, You're happy with that?

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

[30 minutes 21 seconds][Agent] : And then it'll be every fortnight on the Friday.

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

[30 minutes 24 seconds][Agent] : And is that through direct debit or a card for yourself?

[30 minutes 30 seconds][Customer] : I think direct debit would be good.

[30 minutes 32 seconds][Agent] : Direct debit. OK. And is that a savings or cheque account? You're in.

[30 minutes 31 seconds][Customer] : Yeah, Yep, a savings.

[30 minutes 39 seconds][Agent] : All right, I'll grab your BSB when you're ready.

[30 minutes 41 seconds][Customer] : Yep, 064, 457.

[30 minutes 44 seconds][Agent] : 8644 7.

[30 minutes 46 seconds][Customer] : I'll just make sure because I don't want to. I do use it all the time. I just want to make sure that it's the correct.

[30 minutes 57 seconds][Agent] : That's OK, Take your time.

[30 minutes 55 seconds][Customer] : Sorry, I normally know it off the heart, but I just want to make sure I'm not stopping this on it. OK? OK. Oh yeah.

[31 minutes 18 seconds][Agent] : Yep, Yep, Yep.

[31 minutes 10 seconds][Customer] : OK, So it's yeah, 06064450 is the BSc and the account number is 10, 1003.

[31 minutes 26 seconds][Agent] : 03.

[31 minutes 27 seconds][Customer] : Yeah, 0357.

[31 minutes 26 seconds][Agent] : Did you say 57?

[31 minutes 35 seconds][Customer] : Perfect.

[31 minutes 30 seconds][Agent] : OK, so that is basically is 064450 and then 10100357.

[31 minutes 35 seconds][Customer] : Yeah, yeah, yeah. Perfect.

[31 minutes 41 seconds][Agent] : Yeah. And that's the Commbank, and it's just your first and last name on that one, Joanne.

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

[31 minutes 48 seconds][Agent] : All right, perfect. So all I have to do now is read out your final disclosure, final declaration. Sorry, it does take me a couple of minutes to read. It just sums everything up of the terms and conditions. Of course, after this, we'll be sending out the policy documents to your e-mail and to your address.

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

[32 minutes 3 seconds][Agent] : OK, so it just reads. Thank you Joanne Glenn, 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 life insurance is issued by Hanover Life Ari of Australasia Ltd whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services who I will refer to as GFS trading as real insurance to issue and arrange this insurance on its behalf. Hanover relies upon the accuracy of the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. How does a headset a target market determination for this product, which describes the types 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 sorry, I need to remind you of the duty to take reasonable care that you agreed to. So Joanne, can you please confirm you have answered all of our questions in accordance with your duty?

[33 minutes 4 seconds][Customer] : Umm, yes I have.

[33 minutes 6 seconds][Agent] : Thank you. We may from time to time provide offers to you via 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 pays a lump sum benefit amount of Joanne Glenn 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. Your premium for your first year of cover is 7 \$79.85 per fortnight. Your premium is steps, which means it will be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year until you reach the maximum benefit amount or until policy anniversary following your 75th birthday and you can opt out of this.

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

[33 minutes 57 seconds][Agent] : You understand that the premium projection provided is indicative only and does not take into account any existing policies you may have with us. Included in your premium is an amount payable to GFS between 41% and 55% to cover costs. Your premium will be debited from your nominated bank account in the name of Joanne Glenn, which you are authorized to debit from and have provided to us. The policy documentation, PDS 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 make hands to your policy and any premium you may have paid will be refund refunded in full unless you have launched a claim. There are risks associated with replacing policies as a new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our 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 Joanne, I've just got 2 questions for you there. Just, uh, two final questions of the whole thing, uh, that just require yes or no response as well. So do you understand and agree with the declaration?

[35 minutes 7 seconds][Customer] : Yeah, yes, I do.

[35 minutes 18 seconds][Agent] : Thank you. And would you like any other information or would you like me to read any part of the PDFs to you?

[35 minutes 23 seconds][Customer] : No, that's fine.

[35 minutes 25 seconds][Agent] : OK Joanne. So I'll accept that for you. Now, that first payment is this Friday the 10th, and it'll be every fortnight on the Friday. Now, you do receive a soft copy of the policy documents to your e-mail and a hard copy in the next three to five business days to your address in Queensland, OK.

[35 minutes 49 seconds][Customer] : Yep.

[35 minutes 42 seconds][Agent] : And in those policy documents, you will receive the beneficiary forms, which you can just fill out and send back to us, OK Alright. Is there anything else I can help you with that today?

[35 minutes 54 seconds][Customer] : Perfect. Thank you. You've been wonderful. If my SO my husband's not here at the moment, but if he rings up tomorrow, he can, he'll ring up and do the same thing or.

[35 minutes 56 seconds][Agent] : OK, yeah.

[36 minutes 7 seconds][Customer] : Yep, that'd be great.

[36 minutes 4 seconds][Agent] : Well, did you want me to create a file for him now and then you can, actually, Yeah. OK, I'll do that for you.

[36 minutes 18 seconds][Customer] : Yeah.

[36 minutes 10 seconds][Agent] : Just let me get out of your one and then I can set a time to call him tomorrow. I just started a bit later, though.

[36 minutes 20 seconds][Customer] : Yeah, that's fine.

[36 minutes 20 seconds][Agent] : Is past 12:00. OK? Yeah.

[36 minutes 22 seconds][Customer] : Yeah, that's fine. Yeah.

[36 minutes 23 seconds][Agent] : OK. So what was his first and last name there, did you say? Darren. So Dabn.

[36 minutes 26 seconds][Customer] : Darren Glenn, Yeah.

[36 minutes 32 seconds][Agent] : Yeah.

[36 minutes 31 seconds][Customer] : BA double Ren, the 20th of the 12th, 1966.

[36 minutes 33 seconds][Agent] : And his date of birth, 60, six. OK. And can I confirm that he's a male Australian resident?

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

[36 minutes 45 seconds][Agent] : Yeah. OK, let's open that up. All right. And what time do you think will suit him? I'm here from 12:00 to 8:00. Queen. Sorry.

[36 minutes 55 seconds][Customer] : Yeah.

[36 minutes 56 seconds][Agent] : NSW time.

[36 minutes 56 seconds][Customer] : So probably, probably, you know, from midday onward. Tomorrow's time. Yep. Perfect.

[37 minutes 1 seconds][Agent] : Yeah.

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

[37 minutes 1 seconds][Agent] : So around 11 or 12 for him, is that OK? All right, I will set that up and then we can have a chat. Would he looking start 500 as well?

[37 minutes 11 seconds][Customer] : Yeah, yeah, yeah.

[37 minutes 11 seconds][Agent] : Yeah. OK, not a problem. So I'll set it tomorrow.

[37 minutes 15 seconds][Customer] : OK. Yeah, yeah.

[37 minutes 15 seconds][Agent] : Queensland time around 12:00 or 12:00.

[37 minutes 19 seconds][Customer] : Good.

[37 minutes 19 seconds][Agent] : Yeah.

[37 minutes 19 seconds][Customer] : Did you want to do the phone number?

[37 minutes 22 seconds][Agent] : Oh, yes, of course. Sorry. I think I've got your. That might help. Let me have a look. Yep. Alright. When you're ready.

[37 minutes 21 seconds][Customer] : Yeah, that's the same 004. Oh my God, How would you just when you don't do that something that's just so wrong. I know it is that. How funny is that? Oh my God, That is just so funny. OK.

[37 minutes 45 seconds][Agent] : That's OK. I don't know how you would even remember your base being account number you mentioned before.

[37 minutes 45 seconds][Customer] : Yeah, no, that's not it. For like 20 years. It's OK.

[37 minutes 54 seconds][Agent] : Yep.

[37 minutes 52 seconds][Customer] : 0455252846.

[37 minutes 56 seconds][Agent] : 252846.

[37 minutes 59 seconds][Customer] : Yeah.

[37 minutes 59 seconds][Agent] : OK. I'm glad that you brought that up. I would have just called you.

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

[38 minutes 4 seconds][Agent] : All right. Yeah.

[38 minutes 5 seconds][Customer] : Perfect.

[38 minutes 5 seconds][Agent] : So I'll. I'll do it around midday for him tomorrow. OK.

[38 minutes 6 seconds][Customer] : Thank you for calling.

[38 minutes 9 seconds][Agent] : All right. Well, you have a lovely day, Joanne. It was nice speaking with you. And. Yeah, all the best. Yeah.

[38 minutes 13 seconds][Customer] : OK, Thanks, darling.

[38 minutes 15 seconds][Agent] : OK.

[38 minutes 15 seconds][Customer] : OK, bye.

[38 minutes 15 seconds][Agent] : Bye, Joanne.

[38 minutes 17 seconds][Customer] : Bye.

[38 minutes 16 seconds][Agent] : Bye. Bye.