

[2 seconds][Agent] : Hello.

[2 seconds][Customer] : Hey, Mr. How's it going?

[2 seconds][Agent] : Well, hey, how you going? Good. Good.

[5 seconds][Customer] : I've got a girl called me on the line and he's looking to follow up on an application that he's doing.

[11 seconds][Agent] : OK. Is it in progress or is it fresh?

[14 seconds][Customer] : Uh, looks like it's in progress, but I've just got to put it through to sales.

[18 seconds][Agent] : OK, who? Who was he speaking to?

[20 seconds][Customer] : Uh, according to the notes, it was Christine.

[23 seconds][Agent] : Christine.

[22 seconds][Customer] : I wouldn't be able to.

[25 seconds][Agent] : I wouldn't be able to go through it with him. Only Christine because she's, I think she starts at 12. Give me a SEC. Sorry, I'll double check one SEC. Umm. All right. I just could I just double check with the manager. Just give me one SEC. Sorry.

[30 seconds][Customer] : OK, sure.

[1 minutes][Agent] : I'll just double check with the manager.

[1 minutes 44 seconds][Customer] : Not a problem. I'll drop them in then.

[1 minutes 38 seconds][Agent] : Hey Michael, umm, she's on annual leave, so if you just want to drop the, uh, grab in, I'll have a chat with him like a Rev.

[1 minutes 46 seconds][Customer] : In 321, yes.

[1 minutes 52 seconds][Agent] : Hi, my name's not from the sales team. How are you?

[1 minutes 57 seconds][Customer] : That's good. Thank you.

[2 minutes 4 seconds][Agent] : Yep, Yep, that's it. Perfect. And your can you confirm just your name and date of birth quickly and your date of birth?

[1 minutes 58 seconds][Customer] : So I have the code number with me 149485 2/1 Yes Gaurav Kohli 26th of July 1982.

[2 minutes 25 seconds][Agent] : Beautiful. All calls are recorded. Any advice we do provide is

general in nature and may not be suitable to your situation. So great. I can see here you were speaking to Christine about the life insurance, sorry, the income protection, is that correct?

[2 minutes 42 seconds][Customer] : Yes.

[2 minutes 43 seconds][Agent] : OK. So, Si, since Christine's dealing with your case, they go around, she's actually not in till Thursday. OK, So I, I can jump in and have a look for you. But if you want to speak to Christine, she's not in till Thursday. So it's up to you.

[2 minutes 58 seconds][Customer] : Oh, no, no, I don't want to just I want to start the policy. That's it.

[3 minutes 2 seconds][Agent] : O OK, perfect. So I'll jump into it for you. OK. And with those questions you went through, go around with your health and lifestyle. Has anything changed in relation to your health and lifestyle yesterday? Thank you. Now I'm going to pop you in a quick hold Goras, and then we'll get this one sorted for yourself. OK.

[3 minutes 23 seconds][Customer] : No, OK.

[3 minutes 34 seconds][Agent] : Thank you. Thank you for waiting there, Gaurav. Now what we're going to do is we're going to send through your full documents to colleaguegaurav044@gmail.com and also #16 Leanna Court, Cranbourne, W 3977, correct? Beautiful. Now all our policies also come with a 30 day cooling off. So if for whatever reason you end up deciding to cancel that one within 30 days, you'll receive a full refund of your premiums unless the claim has been made. In terms of your payments go right, We don't expect any upfront payments, so you can choose when you want your payments to come out on. When.

[4 minutes 37 seconds][Customer] : Yes, 30th of September.

[5 minutes 3 seconds][Agent] : When would you like your first payments To be sure. So you'll still be covered from today and you'll still receive your documents today, but nothing will come out till the 30th of September and it'll be the \$137.99 per fortnight. OK, now you can even note down the BSP, an account number or a card number for your direct debit.

[5 minutes 8 seconds][Customer] : Mm hmm oh sorry this one is in total fortnightly.

[5 minutes 37 seconds][Agent] : 208 dollars. OK, So what I've got here. So she went through a monthly benefit amount of \$9333 a month with a 90 day waiting period and a five year benefit. Is

that correct?

[5 minutes 34 seconds][Customer] : Payment is 208 dollars Yes yes no, no this one, the one that she sent me 30 days.

[6 minutes 7 seconds][Agent] : 30 day waiting period? OK, alright. One SEC. Yeah. So yeah, 30 day waiting period would work out to be \$208.98. OK. So with your direct debit starting from the 30th of September, correct, You can either note down the BSP account number or a card number. There is no surcharge either way. Which one's easier for you?

[6 minutes 39 seconds][Customer] : Yes mm hmm Oh for make I have my BSD and account number.

[6 minutes 57 seconds][Agent] : Yeah. Is it a savings or a checking account there? OK. What's the BSP number please? Gora 083405 No. NAB Yep.

[7 minutes 1 seconds][Customer] : This one is Savings Account 083405 05 Yes.

[7 minutes 18 seconds][Agent] : What's the account number? Please go ahead. Yep, Yep.

[7 minutes 17 seconds][Customer] : NAV 159, 8-1, 2334.

[7 minutes 33 seconds][Agent] : OK. And the last thing I'm going to do before I, I send through your documents, umm, I just need to read out your declarations. So this is going to rehash everything Christine went through with you and also who we are here at Real. Once I read this out to you, we're all done.

[7 minutes 51 seconds][Customer] : Hello.

[7 minutes 49 seconds][Agent] : OK, so it says thank you Gaurav Kohli. It is important you understand the following information. I will ask for your agreements these terms at the end and your policy will not be enforced unless you agreed these terms in full. Real income protection is issued by Hanover Life RV of Australasia Limited whom we were first first Hanover. Hanover has an arrangement with Greenside Financial Services whom our first GSS training as real insurance the issue and arranges insurance on its behalf. Hanover relies on the information you have provided when assessing your application. That includes the information we initially selected from you to provide a quote. Hanover has a target market determination for this product, which describes as far

as the consumers this product is designed for. Our distribution processes are consistent with this determination and you can obtain a copy on our website. I need to remind you of the Judies. Thanks for raising the book and you're great too. Can you please confirm you have answered all of our questions in accordance with your Judy Yes or no?

[8 minutes 59 seconds][Customer] : Yes.

[9 minutes][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. The consent will allow us to contact you for this purpose until you opt out. You can update this at any time by contacting us.

[9 minutes 25 seconds][Customer] : OK.

[9 minutes 19 seconds][Agent] : We Accept and Cover Pays provides the following insurance cover for Gaurav Kohli, a monthly insured amount of \$9333 with a waning period of 30 days and a benefit period of 60 months. The monthly income benefit payable in the event of a 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 two years before you suffered your disabling sickness or injury, your income benefits can also be reached.

[9 minutes 56 seconds][Customer] : So is it 2 years or one year the income is getting counted? MM
Hmm.

[10 minutes 1 seconds][Agent] : So it's saying they 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. So say you suffered a disabling sickness or injury tomorrow they would look at the two years before you suffered that injury and they can go off any 12 consecutive months during that two year.

[10 minutes 35 seconds][Customer] : Alright, so take example if things really happen tomorrow or any other time. So and then what happens is that they will calculate last 12 months income from my tax report, is it?

[10 minutes 49 seconds][Agent] : Yes. So they will have a look at your income over the last two

years, but then they will go off for 12 consecutive months during that two years of what your income was.

[11 minutes 4 seconds][Customer] : OK, so this is how it was, two years and one years close. OK, alright, now I got it.

[11 minutes 12 seconds][Agent] : There is a final expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in place. By agreeing to this exploration, you'll agree to any non standard exclusions or learning space on your policy and you understand they will remain in place for the life of the policy. You may request that any of these alternatives terms to be reviewed at any time by calling us. Your cover expires on September 30, twenty 47th 12:00 AM. Your premium for your first year of cover is \$208.98 per fortnight.

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

[11 minutes 51 seconds][Agent] : Your premium is a step premium which means it will be calculated each policy anniversary and will generally increase each year. Included in your premium is an amount payable to by Hanover to GFS up between 37% and 51% to cover costs. Your premium will be debited from your Nominar bank account in the name of Gaurav Kohli which you are authorised to debit from and have provided to us. The policy documentation to the S and SSG 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 products 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.

[12 minutes 45 seconds][Customer] : OK.

[12 minutes 45 seconds][Agent] : There are risks associated with replacing policies as a new policy may not be identical for existing cover. We recommend that you do not cancel any 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 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 PDS to you,

Yes or no?

[13 minutes 14 seconds][Customer] : Yes, No.

[13 minutes 25 seconds][Agent] : OK, so on your end, just keep an eye out for your documents. Have a rate of it when you get a chance. If you need help with anything or if you want to make a change, we do send you through our customer support number with your documents. But, umm, other than that, it's all sorted and your first payment scheduled for the for the 30th of September.

[13 minutes 50 seconds][Customer] : OK. And now I want to talk to somebody about the whole content insurance policy.

[13 minutes 47 seconds][Agent] : OK, Yeah, if you're able to hold the line, I'll put you through.

[13 minutes 59 seconds][Customer] : Alright, thank you.

[14 minutes 8 seconds][Agent] : Hey, how you going? Hello. Hello.

[14 minutes 19 seconds][Customer] : Hello. Sorry I don't know.

[14 minutes 20 seconds][Agent] : Now a a all good umm, I'll just call Gaurav if you took out income protection and he wants to have a look at home and conference, please.

[14 minutes 29 seconds][Customer] : Umm, I work in claims.

[14 minutes 28 seconds][Agent] : Oh, I thought I selected sales.

[14 minutes 34 seconds][Customer] : You probably did. There's something wrong with my system.

[14 minutes 35 seconds][Agent] : Yes, sorry about that.

[14 minutes 37 seconds][Customer] : No. All good.

[14 minutes 37 seconds][Agent] : All good, Uh, see you.

[14 minutes 38 seconds][Customer] : Thank you.

[15 minutes 11 seconds][Agent] : Hey, how you going?

[15 minutes 13 seconds][Customer] : Hey, yourself.

[15 minutes 14 seconds][Agent] : Good bro? Is this GI? I just got this customer, he took out income protection and he wants to have a look at Harbin Contents please.

[15 minutes 17 seconds][Customer] : Yeah, OK. Not a problem at all.

[15 minutes 25 seconds][Agent] : I'll I'll just jump start now.

[15 minutes 28 seconds][Customer] : Yep. All right, no worries. You can pop into whatever. Thank you.

[15 minutes 35 seconds][Agent] : Thanks 321.

[15 minutes 40 seconds][Customer] : Good morning. It's Lewis calling from Australian Insurance. How can I help you? Hello. Hello. Hello. Hello. Hello.