

[2 seconds][Customer] : Hello.

[2 seconds][Agent] : Hi, Leanne, it's only calling you from Choos Insurance. I just received the expression of interest for our life cover. How are you today?

[9 seconds][Customer] : Yeah, good. Thank you. How are you?

[10 seconds][Agent] : That's I'm good, thank you for asking. Just give you a call to explain how the cover works and provide you with a quick quote. Before I do that, I'll just quickly confirm speaking with Leanne Gleeson.

[20 seconds][Customer] : Yes, that's correct.

[21 seconds][Agent] : Perfect. And your date of birth that you put down here is the 20th of June, 1975. Perfect. And you're a female Australian resident.

[28 seconds][Customer] : That's right, I am. Yes.

[33 seconds][Agent] : Wonderful. Thank you. And just to quickly let you know as well, calls are recorded. Any advice of advisory nature may not be suitable to your situation. And yeah, just to look, I get a bit understanding as well. What got you wanting to look into Life Cover today? Yeah. Geez, you're beautiful. Yeah. We're having beautiful children that you're protecting.

[48 seconds][Customer] : Why have I got children 3?

[56 seconds][Agent] : Very excellent. So beneficiary wise, yeah. You can nominate all three or up to a total of five, OK. And you can update them at any time as well. OK. So, uh, there is 4 brands that I can compare for you. So real Guardian Australian seniors in Kroger to save you the time from shopping around. I'll do the work here for you, Uh, and we'll let you go through them all. Uh, so if you can, OK, we don't compare all aspects of products available in the market, Leon, we are related companies, the greenstone financial services who distribute they administer the brands that can arrange today, each product has different features. So it's important to consider this in combination with the price and the PDF before making a a decision to purchase.

[1 minutes 39 seconds][Customer] : Yep, OK.

[1 minutes 39 seconds][Agent] : Alright, we do keep things nice and seen pulling in for you. Everything is done over the phone. There is no forms of filling. We don't have see your medical

records. So it's clearly based on what you were disclosed to us. OK. And they are just yes or no answers I need from you. OK. Do you think that would be too late if you will be eligible for cover? Do you have any questions so far there? Beautiful. Let's go through a quote together. Quick question for you, have you had a cigarette in the last 12 months? Yes or no? Sorry Leanne, couldn't hear you.

[2 minutes 1 seconds][Customer] : Online, yes, I have.

[2 minutes 15 seconds][Agent] : You have thank you so much and level of coverage from 100,000 up to 1.5 million, you put the record for 400,000, is that right?

[2 minutes 24 seconds][Customer] : Yes.

[2 minutes 24 seconds][Agent] : Yep, perfect. So I do have here real life cutter coming at \$77.25 a four nine or about \$5.52 a day. How's that sounding for you?

[2 minutes 37 seconds][Customer] : Yep, that's much too bad.

[2 minutes 38 seconds][Agent] : Yeah, wonderful. Bear in mind as well as the end is that if you do want extra coverage or you can always apply to have that increase or decrease at any time. Subject to legibility. OK, let's say if the kids are all grown now, we don't need such a high level of cover and you wanna just that, just let us know, OK, Umm, subject to legibility, we do have the flexibility as well. OK, umm, And also a quick question regarding income is if your current annual income \$50,000 or more, yes or no? Excellent. OK. What I'm gonna do now for you, Leanne, is just quickly update your details and then I'll take you through the health and loss question. That way we can determine whether you'll be eligible for cover.

[2 minutes 55 seconds][Customer] : Yes, yes, yes, yes, sure.

[3 minutes 21 seconds][Agent] : OK, Hopefully we can get approved and get that set in place. Perfect.

[3 minutes 24 seconds][Customer] : OK, 5000.

[3 minutes 24 seconds][Agent] : Can I please start off with your post code 50000? That's easy. In which suburb? Thank you.

[3 minutes 35 seconds][Customer] : Adelaide Yep, it's #41 Unit 22, her Hertel Square, Adelaide.

[3 minutes 36 seconds][Agent] : South Australia and then I'll the address for you yeah uh, that's heard. Who was it?

[3 minutes 51 seconds][Customer] : Yeah, HERTLE.

[3 minutes 52 seconds][Agent] : Yep, thank you. It's uh, it's got level. Is it level 2 unit 21 slash 41?

[4 minutes][Customer] : No.

[4 minutes 1 seconds][Agent] : No.

[4 minutes][Customer] : So it's just, it's just #4120 unit 22 Hertel square.

[4 minutes 7 seconds][Agent] : OK, let me just try that again. I think it's just got the, it's just coming up the other way around, you know, 21 slash 41 hurdle square.

[4 minutes 23 seconds][Customer] : Yep, Yep.

[4 minutes 24 seconds][Agent] : Yeah, yeah, beautiful. And that's the same as your postal address as well.

[4 minutes 29 seconds][Customer] : Yeah, that's right. Yes, that's right.

[4 minutes 30 seconds][Agent] : Next one perfect and with your phone number I have here is 0402213980 and then the e-mail address is vaglees@icloud.com.

[4 minutes 47 seconds][Customer] : Yes, that's correct. Yes, that's right.

[4 minutes 48 seconds][Agent] : Perfect and date of birth 20 of June 1975 Snowca female Australian residential correct wonderful so Lee I'm gonna bring your pre underwriting disclosure now which allows your duty and your privacy and then we can head you into the application question for you OK so you guys please be aware our calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes you should cover and other related services. We will share this with your insurer and we share with other service providers for the purpose of administering your policy or handling. Please, our privacy policy tells you more, including As for correct information. You're not replaced by breaches of privacy by proceeding. Understand that you are applied to purchase life insurance policy and as such opportunity to take Facebook care to not make any misrepresentations. This means that you need to be sure that you understand each question I ask you and that you prefer honest, accurate complaint answers. You need to answer

each question in full, even if you provide any information to us any earlier discussions you have had. If you do go to Facebook care, you may breach your duty and this happens. You sure may be targeted. Yes. Your policy to clinically we'll make adjustments to the terms and conditions of your policy. Do you understand and agree to you Judy, yes or no beautiful. So yeah, these are just many yes or no answers for me from you. First question I have is secure with COVID. It goes. Have you been hospitalized for COVID-19 the last six months? Have you been diagnosed with COVID-19 the last seven days?

[6 minutes 5 seconds][Customer] : Yes, No.

[6 minutes 21 seconds][Agent] : Yes or no perfect And are you a citizen or permanent resident of Australia or a citizen?

[6 minutes 32 seconds][Customer] : Yes.

[6 minutes 28 seconds][Agent] : New Zealand currently residing in Australia Yes or no perfect. Have you ever had symptoms of angina? As we were treated so intend to significant advance any of the following strike or heart conditions such as when unlimited to palpitation, heart attack and angina. Yes or no disorder excluding asthma, sleep apnea or pneumonia, Yes or no cancer, leukemia, Melanoma excluding other skin cancer yes or no kidney disorder yes or no. Hepatitis only disorder of the liver yes or no.

[6 minutes 46 seconds][Customer] : No, no, no, no, no.

[7 minutes 7 seconds][Agent] : Anxiety, depression or stress require medical treatment or any other mental health disorder. Yes or no anxiety. That's OK. We'll put down anxiety here and we do some drop down question we can go through. So you guys in the last five years, have you attempted suicide or been hospitalized for a mental health condition? Yes, I I see and in is your condition from the schizophrenia, bipolar or psychotic disorder, yes or no?

[7 minutes 13 seconds][Customer] : I thought from anxiety every now and again, No, no.

[7 minutes 38 seconds][Agent] : Excellent. And is your condition. So it's just going to name all those conditions down in this 4th selections. Yeah. So then it goes a depression, anxiety, depression or stress, including post traumatic stress disorder B anavexia nervosa, Bilania CADHERADD with the

other mental illness. Not this to see yes. So say ABCOT.

[8 minutes 1 seconds][Customer] : Did you say regarding what depression?

[8 minutes 3 seconds][Agent] : Yep. So that's in a yeah. Thank you. And how many episodes have you had which require treatment? So 1223 to 4-5 to six or seven plus? Well, thank you. And was it more than one episode, yes or no?

[8 minutes 5 seconds][Customer] : Yep, I I would say maybe 1:00 to 2:00, no.

[8 minutes 23 seconds][Agent] : I see. And have you had symptoms of treatment for this condition within the last six months, yes or no?

[8 minutes 32 seconds][Customer] : I take an antidepressant.

[8 minutes 34 seconds][Agent] : OK. And you're currently taking them as well within the last six months.

[8 minutes 38 seconds][Customer] : Last six months. No.

[8 minutes 41 seconds][Agent] : OK. So I'll just review the whole question. Have you had symptoms or treatment for this condition within the last six months, yes or no? OK. So any Yeah, so was it all of those within the last six months?

[8 minutes 49 seconds][Customer] : Well, I've thanked the doctor about it, I would say.

[8 minutes 55 seconds][Agent] : And that whole question is just asking have you had symptoms of treatment for this condition within the last six months?

[9 minutes][Customer] : I would say yes then.

[9 minutes 2 seconds][Agent] : Yes. OK. And that you OK No problem. Just wanna make sure because umm if we answer it differently, there will be a different outcome for your umm for your for your policy. OK Yeah. And have you ever seriously contemplated or I can disorder by a yes or no Beautiful. And have you been, Diana, as we will currently undergoing testing for or has the doctor advised you to be tested for mental urine disease, any form of dementia including Alzheimer's disease, yes or no? Beautiful. And next section is relation to your height and weight. Please be aware that I'm required to obtain your confidence single figure measurement in order to continue with the application. The system does not now meet into the box that figures with the height and

weight ranges.

[9 minutes 13 seconds][Customer] : Yep, No, no, Yep, Yep.

[9 minutes 47 seconds][Agent] : And yeah, we can take your last measurement. What easy exact height, please?

[9 minutes 51 seconds][Customer] : 163 centimetres.

[9 minutes 53 seconds][Agent] : Perfect. And what easy exact weight, please?

[9 minutes 56 seconds][Customer] : I think it's like 56 to 58 kilos.

[10 minutes][Agent] : Yeah, we can take the highest rating there. So it's 163 centimeters and 58 kilograms, is that correct?

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

[10 minutes 8 seconds][Agent] : OK. And have you experienced any unexplained weight loss or more than 5 kilos in the last 12 months? Yes or no? OK, next section you too. Yes as you would require you to go underground, work a house about 20 meters that deducted 40 meters, use explosives or travel to areas experiencing war or civil risk, or work offshore. Yes or no.

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

[10 minutes 32 seconds][Agent] : Into the best of your knowledge, I inspect the highways category for contracting HIV which causes a yes or no. If you have definite plans to travel or reside outside of Australia, I booked or will be booking travel within the next 12 months. Yes or no? And do you have existing life insurance policies? Is that the life insurance companies that they combine? Texas, I'm assured of more than \$5,000,000 yes or no Perfect. In the end. If you do travel as well, just let you know you will be covered 24/7 worldwide with the policy.

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

[11 minutes 8 seconds][Agent] : OK and have you ever had symptoms about pain diners we got three to four intensive medical advance to any of the following diabetes phase blood sugar, any glucose tolerance, impaired fasting glucose yes or no chest pain, high cholesterol, high blood pressure yes or no tumor, molasses, including skin cancer or sunspots yes yes, not yes or no.

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

[11 minutes 33 seconds][Agent] : Have you ever had any abnormal cervical skin Yes or no driver condition and neurological symptoms such as dizziness or fainting Yes or no so that the stomach battle that our pancreas Yes or no epilepsy, multiple sclerosis, muscular tissue C Parkinson's disease of paralysis yes or no any legal drug use a piece of subscription medication everything Medical advisor Cancel for alcohol consumption yes or no disorder yes or no that disorder or disease yes or no sleep apnea or asthma, excluding childhood as by yes or no Wonderful. Very well then, last few questions then and next question raised other than what you have already told me about in the past three years that you saw medical advisor treatment by a medical practitioner or specialist or are you waiting results to any medical test investigation such as they're not limited to any surgeries, X-rays, skin fluctions or biopsy, yes or no? Perfect. Other than what you've already told me about, are you contemplating for the medical advise or any symptoms you're kind of experiencing with you in the next two weeks? Yes or no? Wonderful. Three questions left to the best of your knowledge of any of your immediate family. So we are just referring to mom, dad, brother or sister. Amy living old disease ever been diagnosed with polycystic kidney disease, Huntington's disease or familiar adenomatous polyposis? Yes or no?

[12 minutes 37 seconds][Customer] : No, no, no.

[13 minutes 8 seconds][Agent] : And to the best of your knowledge of any of your native family stuff of a cancer, heart conditions trick or other hair tree disease prior to age 60 years old.

[13 minutes 17 seconds][Customer] : My brother died of cancer at 59.

[13 minutes 20 seconds][Agent] : Now that was that your umm sorry, who was that in the family?

[13 minutes 25 seconds][Customer] : My brother, bowel cancer.

[13 minutes 26 seconds][Agent] : Your brother, OK, So sorry to hear that. So we can disclose that as yes, and it does ask how many of your immediate families suffer from cancer 0123 or more? Is that just one for your brother and dad as well? Yes, your dad and your brother, OK. And that was before the age of 60 as well. OK, and the next one is hot condition and all strike 01230 more.

[13 minutes 41 seconds][Customer] : Tell you my dad thought I can't do Yep Yep 0 0.

[14 minutes 3 seconds][Agent] : Other hair retreat is a 010 more perfect next another last question

raised other than one of your events gift certificates of arguments. Do you engaging or intent engaging any of the following aviation other than as we paid passenger on a recognized airline motorizing, parachuting, mountaineering as sailing, scuba diving paper then 40 meters K without diving or any other hazardous activity. Yes or no Beautiful. That's a nice for me as well. And are you satisfied with the answer survivor? Yes.

[14 minutes 31 seconds][Customer] : No, yeah.

[14 minutes 38 seconds][Agent] : So Marianne beautiful, we're going to look that in for you. We should get an outcome really quickly. All right, let's have a quick look perfect. Alright, Leanna, do you want to say a big congratulations application has came back fully approved. OK, even with the disclosure for the family history, umm, for your brother and your dad, umm, what this means you will be covered for uh, death due to any calls except for the sign the 1st 13 months. There is also a terminal ill advanced payment. So not only if there is a protection for your children to be paid out, but also for you. So if you were to there is a 24 months in a slip by a medical practitioner, we will pay that claim amount in full to you while yes, you are live OK, umm, just want to let you know there is a loading, you know, there is a premium treatment due to loading that was applied and that's due to the family history and for the anxiety as well, since there's a treatment within the last six months. Now the great things about that mental health question is that is not terminal loading. So if your circumstances does change, you can give us a call and we'll be able to view that for you as well.

[15 minutes 26 seconds][Customer] : Yeah, OK.

[15 minutes 52 seconds][Agent] : So you're going to be looking at a fortnightly premium of \$141.09 a fortnight. Does that sound still sounding suitable for you?

[16 minutes 1 seconds][Customer] : Sounds a bit expensive to be honest.

[16 minutes][Agent] : A little bit expensive. Happy if I drop the cover down for you to give you an ID let's say to 300,000, you will be looking at. Let's have a quick look and again, if your circumstances change and just give us a call, we review it for you. And you can also just that level of coverage as well, umm, subject to legibility. OK, so if we were to drop that, you're gonna be now looking at a fortnightly, it would be. So the quick note, \$105.82 a fortnight, is that it?



[16 minutes 22 seconds][Customer] : And what would it be for two Hun for 200,000?

[16 minutes 37 seconds][Agent] : Sure, yeah, let's get 200,000. Just adjust that 200,000. OK, Sorry, system's just letting through.

[16 minutes 37 seconds][Customer] : That's OK.

[17 minutes 1 seconds][Agent] : That'll be \$70.55 a full night.

[17 minutes 5 seconds][Customer] : Yeah, OK. I'll go with that for now.

[17 minutes 6 seconds][Agent] : Yeah, yeah, yeah, beautiful. All right, so we'll do that also to let you know your premium instead, which will generally increase each. In addition, this policy has automatic indexation, which we think change your sum interview increase by 5% with associated increases in premium until you reach the maximum benefit.

[17 minutes 27 seconds][Customer] : Yeah. Mm, Hmm.

[17 minutes 23 seconds][Agent] : Now, our policy anniversary for your 75th birthday, however, the end we can opt out this automatic indexation ET if you don't wanna take it up, OK, I'll give you an indication. If you make no changes to the policy, the premium next year is 79 or \$0.42 a fortnight. The benefit of that will grow to \$210,000 for you, OK.

[17 minutes 43 seconds][Customer] : Oh, I can't get.

[17 minutes 43 seconds][Agent] : But again, you can decline that if you wish, OK. Information about infrastructure is also available on your website as well.

[17 minutes 46 seconds][Customer] : Yeah, OK.

[17 minutes 50 seconds][Agent] : So then OK with that set up for you now. OK, you would do also give you a 30 day cooling off. So if you decide not suitable for you, you can cancel within the 30 days and you will receive a full time of your premium unless the claim has been made. OK, you get to choose the first collection day. When would you like that to start the end?

[18 minutes 6 seconds][Customer] : Yep, Fortnite from today.

[18 minutes 14 seconds][Agent] : Yeah sure. So not next Wednesday, but the Wednesday after 22nd perfect. 22nd January 2025 before 9:00 on Wednesday. And do you want that to be a based detail number or Visa MasterCard?

[18 minutes 19 seconds][Customer] : Yep, Visa MasterCard is fine.

[18 minutes 30 seconds][Agent] : Yeah, perfect. So just for security purposes, obtain your card details, the call recording will stop and we'll recommend after we. None. OK. Please be advised that the call recording is now received for quality and monitoring purposes. And the end all that's for me to do now is read your final declaration and at the end I will ask you for your acceptance. It is a little bit long, so if you do need to pause or repeat anything, just let me know. Thank you thank you it is important you understand the following information. I'll ask the agreement to these terms at the end and the policy will not be forced unless you agree to these terms in full. Real life insurance is issued by Hanover.

[20 minutes 9 seconds][Customer] : Mm hmm.

[20 minutes 1 seconds][Agent] : They have a auction HLTP who will refer to as Hanover Cheesy PTY LTD, whom I will refer to as Cheesy is an Australian financial services license authorizer. We provide general advice in relation to general life insurance products. Cheesy has been given by the. On behalf of hen ever as if it were hen ever choosing either later company degrees and financial services PTY LTD whom are referred to as GMs. But you should be the administrator of your product. Hen ever relies upon the accuracy of this machine provided and assisting application. Then close this information we should be from you to provide quote hen ever has the the determination for this product which is at the top of the two. This is one of our distribution purposes and system with determination and you can obtain a copy on the website.

[20 minutes 53 seconds][Customer] : None.

[20 minutes 52 seconds][Agent] : I need to remind you of the Judy to take baseball care that you agreed to. Can you please confirm that answer all the questions in accordance with your Judy yes or no?

[21 minutes][Customer] : Yes.

[21 minutes 1 seconds][Agent] : Thank you. We may from time to time because I also see you via the communication that you provided to us in relation to the products and services. By agreeing to this declaration. You can set 10 hours to contact you for this purpose until you about you can about

this at any time by contacting us pays a number and benefit now of the inclusive receives \$200,000 in the rental life insurance and benefits of paying the benefits of the 1st 30 months of the policy for the inclusive life insurance to this declaration you agree to any non stand exclusions or loading placed on your policy and you understand they will remain in place of the life of the policy. You may request for any of these alternative terms to review that any time of the calling us. If previously first year of cover. Since those are \$0.55 before 9 you premium a step which means you'll be calculated each policy anniversary and will generally increase SUA. Your son insured also increase automatically by 5% each year until you reach the maximum benefit. Now on policy and the nursery for your 75th birthday and you can help out this itchy.

[22 minutes 15 seconds][Customer] : None.

[22 minutes 6 seconds][Agent] : You understand that the premium projection provided is easy and that's not taking any existing policy you may have with us included in your premiums are now payable by hand of up to 55% to up to 49% of the premiums to be received expected of the policy. Your premium will be debited from your credit card which you are authorised to debit from provided to us. The policy documentation PDSF will be mailed to you and if you have provided us with your e-mail address.

[22 minutes 20 seconds][Customer] : That's right.

[22 minutes 38 seconds][Agent] : Your policy documentation will also be emailed to you today. You should carefully consider these you have a 30 day pulling up. When you maintenance your policy and your premium may have paid will be refunded in full unless you have they've associated with placing policies as a new policy may not be difficult to existing cover. We recommend that you do not cancel any existing policy and you you've received a review the policy in full. We have a compliance process which you can access at any time contacting us. Full details are available online and the documentation we are sending you. Do you understand, agree with the declaration, yes or no? Leanne, wonderful. And would you like any other information or would you like me to read any part of the PDS to you? Yes or no?

[23 minutes 16 seconds][Customer] : Yes, no, that's fine. Thank you.

[23 minutes 24 seconds][Agent] : Beautiful. Announce of the decoration if you have. All right, well then congratulations, you are now covered with real life cover. OK. And I will organize those documents to be sent out to your e-mail and your home postal address.

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

[23 minutes 38 seconds][Agent] : All that's there for you to do now is to nominate your children as a beneficiary on the form that we'll send out to you. And then you just find it and send it back to us when you are done.

[23 minutes 48 seconds][Customer] : OK, no problem. Yep.

[23 minutes 47 seconds][Agent] : OK, Beautiful. Anything else I can assist you with before I let you go?

[23 minutes 53 seconds][Customer] : No, that's all. Thank you very much.

[23 minutes 54 seconds][Agent] : Wonderful. Thank you so much, Liam. You have a wonderful day.

[23 minutes 57 seconds][Customer] : You too. Thanks.

[23 minutes 58 seconds][Agent] : Take care.

[23 minutes 58 seconds][Customer] : Bye.

[23 minutes 58 seconds][Agent] : Bye.