

[1 seconds][Agent] : Thank you so much for your patience here. And I have my colleague Anthony on the line. He'll be able to assist you. Anthony. Just confirming I have completed a flight here on my end. Thank you. Thank you. Hi there, Zachary, it's Anthony from Real Insurance following up with you. How you going today, mate?

[14 seconds][Customer] : Yeah, not too bad. How are you?

[15 seconds][Agent] : Good. Can't complain. Christmas is around the corner. So yeah, you got you got to be time off or not really.

[18 seconds][Customer] : Yeah, a couple weeks. Yeah.

[21 seconds][Agent] : That's fine. That's not bad at all. Very good. Well, a colleague gave me the rundown. I understand. We're gonna looking. We're gonna be looking at doing or applying for a cancel and replace from the old policy to the new one with some adjustments. All good. Zachary. It is a new call with me. So I just need you to confirm your first name, last name and date of birth. That's it.

[42 seconds][Customer] : Yeah, it's Zachary Farah, 4th of the 9th, 1992.

[46 seconds][Agent] : Too easy. And of course, you are a male Australian resident. Yes or no?

[51 seconds][Customer] : Yes.

[52 seconds][Agent] : Fantastic. So please on all calls are recorded and any advice we provide is general in nature. It may not be suitable to your situation. So we're looking at the income protection cover here for you to just refresh your memory. I mean the cover's there designed to provide a California well, a monthly income benefit paid directly to you. If you are unable to work due to a disabling sickness or injury and you suffer a loss of income and money can be used in any way you see fit at that point. Now we will just bring up some questions here to assess your current role and see how that's changed. But yeah, we can O as you know, we can offer an income benefit of up to 70% of your monthly free tax income from \$1000 up to a maximum of \$15,000. And once it's in place, it will cover you until your policy anniversary following your 65th birthday. But please keep in mind there are some exclusions that applies outline in the PDS, of course, as well. As far as the features so far, Zachary, I just wanted to check and we did that. That made sense there.

[1 minutes 38 seconds][Customer] : Yeah, yeah. Yeah.

[1 minutes 50 seconds][Agent] : OK, well let's get these questions done. This is a duty based assessment for your role. So please on all calls recorded and any advice we provided is general in nature and may not be suitable to your situation. Zachary, before answering any of our questions, it is important you are aware of your duty to answer all of our questions accurately and honestly. Failing to do so could impact your current claims kind. Do you understand this yes or no?

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

[2 minutes 12 seconds][Agent] : Thank you. Zach. First question, do you work 15 hours or more per week, yes or no?

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

[2 minutes 18 seconds][Agent] : Is your role a bit administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment, yes or no? Do you perform heavy physical duties, use heavy machinery or drive a vehicle?

[2 minutes 26 seconds][Customer] : No, yes.

[2 minutes 33 seconds][Agent] : And are you qualified skilled or semi skilled or hold the required licenses to perform your role?

[2 minutes 38 seconds][Customer] : Yes.

[2 minutes 39 seconds][Agent] : And do you work in any of the following fields? Aviation. Is a pilot or crew, entertainment or 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? Great. That is successful. And we can bring up the quotes here for you. So I'll just reiterate as well, Zachary, have you had a cigarette in the last 12 months? Yes or no?

[2 minutes 48 seconds][Customer] : No, no, no.

[3 minutes 11 seconds][Agent] : Perfect. Makes quite a difference on how much you pay. So that's always good. And Zachary, what we'll do now is establish your employment status and then we'll bring out the numbers and that you figure out, you tell me sort of what level of cover you want this

time around.

[3 minutes 23 seconds][Customer] : Yeah, right.

[3 minutes 24 seconds][Agent] : Are you currently employed or self-employed?

[3 minutes 27 seconds][Customer] : Self-employed.

[3 minutes 28 seconds][Agent] : Beautiful. I'm going to give you a definition of what we mean by pre tax income so you can just tell me annual pre tax income based off that. So pre tax income is your share of annual income earned in the business before tax directly due to your own personal efforts, less any business expenses and excluding super contributions. This is the amount the business would otherwise cease earning in the event you are unable to work due to DIS due to disability. That being said, what is your annual pre tax income for us to work off here?

[3 minutes 54 seconds][Customer] : 100 a 150,000.

[3 minutes 57 seconds][Agent] : Awesome, thank you very much. Now Zachary, based on those numbers, then based on your duties and income, you can select a monthly benefit amount from \$1000 up to \$8750 per month. So what amount would you like me to quote you on?

[4 minutes 11 seconds][Customer] : I was look, I'm gonna look at 8000. What? Yeah. What the price come back?

[4 minutes 14 seconds][Agent] : Yeah, 8000, no problem.

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

[4 minutes 17 seconds][Agent] : Now the 8000 before we look at the numbers on that, I want to just running past the waiting period, the benefit period of your choice, I mean, so we're all solid there. So, but the waiting period as you know is the non payment period that you must wait before the income benefit is tabled and after the insured event. Now you can choose 30 days or 90 days, but please keep in mind the income benefit is paid monthly in arrears. This means if you choose a 30 day waiting period, your first payment would be 60 days after you're first eligible to claim. So which waiting period would you like me to select? This one? Yeah, done. Now, the benefit. Is the maximum amount of time that will pay the income, benefits anyone, injury or illness. Zachary, which benefit. Would you like me to select? I've got six months, one year, two years or five years.

[4 minutes 47 seconds][Customer] : 30 one year.

[5 minutes 4 seconds][Agent] : So are you alright? Well, where we're at for the \$8000 a monthly benefit amount, 30 days waiting period, benefit.

[5 minutes 29 seconds][Customer] : Yeah, we'll go with that.

[5 minutes 14 seconds][Agent] : One year, Zachary, with all that included, we can do that one for you for \$78.23 a fortnight, which works out to be about \$39.12 a week, no problem at all. Now, I don't know if you remember from before, but remember your premiums that you pay for the income tax and they're generally tax deductible. So you could take your documentary accountant and they'll tell you, umm, how cost expected that could be for you around tax time anyway, but we'll take care of this one for you. Umm, no, no longer on that process exactly. I'm just gonna take you through the questions. Once that's done, we'll wrap it up and then we'll get you back through to our service team to apply for the cancel replace.

[5 minutes 37 seconds][Customer] : Yeah, yeah. No worries.

[5 minutes 54 seconds][Agent] : So nice and easy 280. So with the questions, I'm going to read you a small free underwriting disclosure staying at the same end up first, then we'll go through with you. The PO Box I'm assuming is still the same for the postal address, PO Box 396 Kerrang. Yep. And that's Victoria 3579 for the post code.

[6 minutes 9 seconds][Customer] : Yeah, yeah, yeah.

[6 minutes 15 seconds][Agent] : And now I'm sure you would have gone over this the last time you talked with us initially, but I just want to refresh your memory as well. Your premium is steps, which means it will generally increase each year as you age. I'll give you an indication so you're not left in the dark here using our premium projection tool anyway. Exactly. That's as an indication. If you make no changes to the policy, your premium next year will be \$80.17 a fortnight. But you can also find information about our premium structure on our website too.

[6 minutes 44 seconds][Customer] : Yeah.

[6 minutes 44 seconds][Agent] : Just thought I'd give you a heads up there. So questions all that's left to do just clear yeses no. It's take about 5-6 minutes. I'll read it as pre underwriting disclosure

statement and we'll go into them. So it really. Please be aware all calls are recorded for quality monitoring purposes. Any advice we provide is general in nature may not be suitable to your situation. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and they share it 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 about breaches of privacy. By proceeding, you understand that you are applying to purchasing a protection policy and the such have a duty to take reasonable care to not make any misrepresentations. This means 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 and any early discussions you've had. If you do not take reasonable care, you may breach if you see it. If this happens, your insurer may be entitled to cancel your policy, decline the claim, and make adjustments for the terms and conditions of your policy. So that way, yes or no, please you, you understand and agree to your duty, yes or no. Appreciate that. And just a COVID-19 question, that is, 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?

[7 minutes 48 seconds][Customer] : Yes, No.

[8 minutes][Agent] : Yes or No2 of you didn't mention to you as well, including your policy is a rehabilitation benefit along with a final expenses benefit, that debt component exactly which pays \$10,000 in the event that you pass away to assist with funeral costs and any other final expenses. So that would be there. Just wanted to check in with you as far as the features so far have explained everything. That all makes sense so far.

[8 minutes 22 seconds][Customer] : Yes.

[8 minutes 21 seconds][Agent] : All right, first questions ready here it is. Are you a citizen or permanent resident of Australia or a citizen of New Zealand? Currently residing in Australia? Yes or no?

[8 minutes 31 seconds][Customer] : Yes.

[8 minutes 32 seconds][Agent] : Have you ever had symptoms of, been diagnosed with or treated for intended seek medical advice? Any of the following Stroke or heart conditions such as they're 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 or any disorder of the liver, yes or no. Is there any depression or stress requiring medical treatment or any other mental health disorder? Yes or no? Have you been diagnosed with a terminal illness, motor 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 or no And in the last 10 years, have you used legal drugs, abused prescription medication, received treatment or counseling for drug or alcohol consumption? Yes or no?

[8 minutes 43 seconds][Customer] : No, No, no, no, no, no, no.

[9 minutes 21 seconds][Agent] : Yep. Next question. Well, the next section is in relation to your height and weight. So please be aware that I am required to obtain just a confident single figure management feature in order to continue with the application because the system does not allow me to enter any approximate figures, words or height and weight ranges. So one number for each will do. Zach, what is your exact height? Just one answer, please. And what is your exact weight? Just one answer, please.

[9 minutes 38 seconds][Customer] : 180 centimetres, 82 kilos.

[9 minutes 44 seconds][Agent] : Awesome. I could kilogram, of course. Yep. Yeah, so easy. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no?

[9 minutes 47 seconds][Customer] : Yeah, no.

[9 minutes 55 seconds][Agent] : Awesome. Halfway done that Next question is coming up here. Do you requ, sorry, does your work require to use explosives, travel to areas experiencing war or civil unrest at work offshore? Yes or no?

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

[10 minutes 8 seconds][Agent] : Are you A employed or B self-employed? Are you self-employed and do you own a business or are you a contractor? Yes or no?

[10 minutes 11 seconds][Customer] : self-employed, yes.

[10 minutes 19 seconds][Agent] : OK. So you're a business owner or a contractor?

[10 minutes 22 seconds][Customer] : Partnership.

[10 minutes 24 seconds][Agent] : Yep.

[10 minutes 25 seconds][Customer] : Yeah.

[10 minutes 24 seconds][Agent] : So that'd be a business owner then?

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

[10 minutes 26 seconds][Agent] : Yeah, No, that's fine. And have you been in your current business for at least 12 months? Yes or no?

[10 minutes 30 seconds][Customer] : Yes.

[10 minutes 31 seconds][Agent] : That's fine. And has your business been profitable? Yes or no?

[10 minutes 35 seconds][Customer] : Yes.

[10 minutes 36 seconds][Agent] : Fantastic. Moving on. If you were to become disabled and unable to work, would your business continue to generating for more than 60 days?

[10 minutes 44 seconds][Customer] : No.

[10 minutes 43 seconds][Agent] : Yes or no? And we move on. Do you have a second occupation that generates a taxable income? Yes or no? Do you and have you ever been declared backed up in placing receivership and voluntary liquidation or under administration? Yes or no? Awesome. And to the best of your knowledge, are you infected with why? Are you in a high risk category for contracting HIV which causes AIDS? Yes or no? You have definite plans to travel inside outside of Australia? Are you booked? So we'll be booking travel within the next 12 months. Yes or no?

[10 minutes 52 seconds][Customer] : Uh, no, no, no, no.

[11 minutes 16 seconds][Agent] : Do you have existing income protection cover, yes or no? And do you intend to replace your existing cover with this application? Yes or no?

[11 minutes 18 seconds][Customer] : Yes, yes.

[11 minutes 24 seconds][Agent] : Very good, beautiful. This is a common sense feat here as well. If you are replacing existing policy, we recommend that you do not cancel it until the application has been approved and you've reviewed this policy in full because it may not be identical to existing cover. And you should also consider the benefits that may not apply our waiting periods that may start again. But that's totally up to you what you want to do with that other policy you currently have which you've indicated you want to apply to cancel, cancel, replace to this new one. So that's all good. Like we have a bit of medical history now. Yes, there's a no to these two, that's all. Have you had symptoms I've been diagnosed with or treated for and tend to see medical advice for any of the following. Diabetes based blood sugar pig glucose tolerance or impaired fasting glucose, yes or no. Chest pain, high cholesterol or high blood pressure, yes or no. Tumour, Molasses including skin cancer or sunspots, yes or no. Have you ever had an abnormal PSA test on enlarged prostate? Yes or no. Thyroid condition or neurological symptoms such as dizziness or fainting. Yes or no. Disorder of the stomach algorithm or pancreas. Yes or no. Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Yes or no. Lateral urinary tract disorder, Yes or no. Kidney disease, yes or no? Sorry. Kidney disorder. Yes or no. Blood disorder or disease? Yes or no. So like that new aspect excluding childhood asthma? Yes or no back with neck pain or disorder Yes or no Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Yes or no. No to muscle pain Ligum injuries including replacement or reconstructive surgery. Yes or no Osteoporosis, osteopenia. Yes or no Any the effect of hearing or sight. I don't know which is corrected by glasses or contact lenses. Yes or no.

[11 minutes 59 seconds][Customer] : No, no, no, no, no, no, no, no, no, no, no, no, no, no, no, no, no.

[13 minutes 6 seconds][Agent] : Excellent and.

[13 minutes 8 seconds][Customer] : Sorry. Just a question on that with the kidney disease is that I've had kidney stones. Is that the same or no?

[13 minutes 15 seconds][Agent] : With with regards to the kidney stones, we can put it in here anyway that you know that you've disclosed it. That's all good. I'll put it down as a yes on that



question. And then the drop downs which we ask about kidney stones. So that's all good.

[13 minutes 20 seconds][Customer] : Yeah, OK.

[13 minutes 25 seconds][Agent] : So was your kidney disorder limited to kidney stones and have these been passed or treated, yes or no?

[13 minutes 30 seconds][Customer] : Yes.

[13 minutes 31 seconds][Agent] : OK. So yes, kidney stones have past treated. No, kidney stones are not past treated or other kidney disorders.

[13 minutes 37 seconds][Customer] : Yes, Yes.

[13 minutes 36 seconds][Agent] : So it's yes, kidney stones are past treated, is that correct? Yes, that's all good. Thanks for that. Last three questions, other than what you've already told me about in the past three years, have you saw medical advice or treated by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as not whether it's any surgeries, X-rays, scans, blood tests or biopsy, yes or no. Other than what you've already told me about, are you contemplating seeking medical advice? Any symptoms you are currently experiencing within the next two weeks, yes or no? And other than what you've already told me about, have you ever during your working career required more than two consecutive weeks off work due to illness for injury? Yes or no?

[13 minutes 57 seconds][Customer] : No, no, no.

[14 minutes 13 seconds][Agent] : There's a bit of family history to finish up here, exactly what you're done, but to the best of your knowledge of any of your immediate family. So it's mother, father, brother, sister, living or deceased. Ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? Yes or no to the best of the knowledge of any of your immediate family suffered from cancer condition, stroke or whether hereditary disease prior to age 6. Yes or no?

[14 minutes 30 seconds][Customer] : No, no.

[14 minutes 38 seconds][Agent] : All right, last question is that other than one off events, gift certificates, slash 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, upsailing, scuba diving deeper than 40 meters, cable work, diving or any other hazardous activity at all?

[15 minutes 1 seconds][Customer] : Yes.

[15 minutes 2 seconds][Agent] : OK. And with regards to that, we'll do some drop down questions here for you.

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

[15 minutes 8 seconds][Agent] : So first question, aviation other than as a fair playing passenger or crew for a recognised passenger airline mountaineering, rock climbing, web sailing, long distance sailing, Hang Gliding, excluding one time lines, skydiving or parachuting, excluding one time jumps, scuba diving, Motorsports excluding recreational trail bike ride. OK.

[15 minutes 36 seconds][Customer] : Yes.

[15 minutes 38 seconds][Agent] : And based on that disclosure, I'll just bring it up here for you. Where are we? OK based on what I'm saying, so you provided the following exclusion has been added. No benefit will be payable under this policy for any, any claim arising as a result of practice for or participation in Motorsports.

[15 minutes 59 seconds][Customer] : Yep, no.

[15 minutes 59 seconds][Agent] : And last question, other hazardous pursuits or supports yes or no delete. All right, we're all done on the questions. Let's bring up your results here for you and get this one sorted. 1 moment. OK. All right, let's get out of there. OK, so results and and congratulations Zachary. Application is approved with the below terms MO. So obviously the exclusions motorsport throughout your response. So on that question, no benefit will be payable under this policy for any claim arising as a result of practice for or participation in Motorsports.

[16 minutes 39 seconds][Customer] : Yep.

[16 minutes 39 seconds][Agent] : But as promised now, we'll go ahead and organize a policy for you. e-mail copy will be out in about an hour's time, physical copy in about three to five business days. Even though we're covering over the phone today, Zachary, we don't require you to make a

payment straight away. I'll bring up the calendar now. And much rather you choose a day in the future that's comfortable for you when you want the first one to come up. And even from that first payment date onwards, even if you're 100% happy with the cover and you do decide to stay with us, we'll give you that 30 day calling off. Just in case you change mine altogether. So today, the 20, 3rd. It's a Monday of course. Have a look at your calendar there. What day suits you best?

[17 minutes 8 seconds][Customer] : Yep, honest. We don't don't care.

[17 minutes 14 seconds][Agent] : I'll try my very best to give it to you.

[17 minutes 20 seconds][Customer] : No, it honestly doesn't matter.

[17 minutes 20 seconds][Agent] : Yep, they're all good. The thing is, I can't choose for you. So you pick the day. All good. I'm not yours.

[17 minutes 25 seconds][Customer] : Alright, 30th.

[17 minutes 28 seconds][Agent] : Yep. 30th. Yep, that works. No problem. Now the e-mail address, I want to double check with the same one from before [illspellitoutincasefarrer99@hotmail.com](mailto:illspellitoutincasefarrer99@hotmail.com).

[17 minutes 42 seconds][Customer] : Yeah, that's right.

[17 minutes 43 seconds][Agent] : So easy as that. For security purposes, we don't transfer bank details from one policy to another, so I'll take those fresh from you. We can either go with your Visa or MasterCard.

[17 minutes 50 seconds][Customer] : Yeah, I wanna, I'd like to change them as well.

[17 minutes 52 seconds][Agent] : Yeah, or you can change that through. Absolutely. You can do either Visa or MasterCard detail or a BSB, an account number. What would? Sure. Is that a savings or a checking account, please?

[17 minutes 58 seconds][Customer] : BSB in account savings.

[18 minutes 4 seconds][Agent] : Well, I'm ready when you are far away. We're going to just start with the PSB first though. Yep. And the account number. Yep. Yep.

[18 minutes 6 seconds][Customer] : Yep, BSB is 083543 720356830.

[18 minutes 23 seconds][Agent] : And the account name is just Zachary Ferrer. Ferrer.

[18 minutes 27 seconds][Customer] : Yep, Sarah. Yep.

[18 minutes 27 seconds][Agent] : Yep, that's Farrah. Sorry, my apologies. That's Zachary Space SARRER.

[18 minutes 35 seconds][Customer] : Yep, that's correct.

[18 minutes 37 seconds][Agent] : And your mobile number is the 040.

[18 minutes 43 seconds][Customer] : Yep, that's right.

[18 minutes 40 seconds][Agent] : Sorry, 0400777326, all that's left to do is read you out your final declaration and we'll get this one organized and sent out to you Zachary. So just read your thank you Zachary for it is important you understand the following information. We'll ask you agreement to these terms at the end and your policy will not be enforced unless you agree these terms in full. A real income protection cover is issued by Hanover Lifeway Australasia Limited and more referred to as Hanover Hanover as an arrangement with Greenstone Financial Services whom are referred to as GFS trading as real insurance. They should arrange this insurance on it's behalf and it relies upon the accuracy of the information you have provided with accessing your application. That includes the information we initially collected from you to provide a quote and that's at a target market determination for this product which describes the type of feature which this product is designed for. Our distribution practices are consistent with this determination and you can have paid a copy on our website, but I need to remind you of the duty to take reasonable care that you agreed to.

[19 minutes 38 seconds][Customer] : Yes.

[19 minutes 33 seconds][Agent] : So can you please confirm your that said all of our questions in accordance with your duty yes or no Appreciate that we may be time to time provide office to you by the communication methods you've provided to us in relation to other products and services. So by agreeing to this declaration, you can then allow us to contact you for this purpose until you walked out. You cannot add this at any time by contacting us because the cover provides the following insurance cover exactly. So exactly for a a monthly insured amount of \$8000, the waiting period of 30 days of benefit period of 12 months. And the monthly income benefit payable in the middle of a claim, maybe less than the monthly amount or maybe 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 disabling seasonal injury. And your income benefit can also be reduced to 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's in place. Now, in addition to the standard exclusions contained within the PDS, the following exclusions apply for exactly if they're for US income protection benefit. No benefit will be payable under this policy of a from for for any claim arising as a result of practice for participation in Motorsports. If I agree to this declaration, you agreed to any non standard exclusions of loans based on your policy and you understand they will remain in place for like the policy that you may request for any of these any of these alternative terms to be reviewed and any time by calling us. You'll cover expires on the 30th of December 2057 at 12:00 AM and your premium for your first year cover \$78.23 for fortnight. Your premium is stepped which means well, which means it'll be calculated with each policy anniversary and would generally increase each year and included in your premiums amount payable by hand over the GFS of between 37% and 51% cover cost. Your premium was debited from your nominated bank account in the name of Zachary for which authorized the debit formula provided to us and that was National Australia Bank of that savings account. You get me correct?

[21 minutes 25 seconds][Customer] : Yes.

[21 minutes 26 seconds][Agent] : Yeah. And exactly the policy documentation, PDS 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 can carefully consider these documents to ensure the product meets you need. But you have a 30 day calling off. Where you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged the claim.

[21 minutes 47 seconds][Customer] : None.

[21 minutes 43 seconds][Agent] : And there are risks associated with replacing policies as any policy may not be identical triggers can cover. And we recommend that you do not cancel any existing policy until we have received and reviewed our policy in full. And we have a complaints process which you can access at any time by contacting us. Full details are about one line and the

documentation we are sending you last two questions is actually a simple yes or no. We'll get this one sorted. The first one you understand and agree with the declaration, yes or no.

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

[22 minutes 8 seconds][Agent] : Would you like any other information about the insurance? Now, would you like me to read any part of the PBS to you? Yes or no?

[22 minutes 13 seconds][Customer] : No.

[22 minutes 14 seconds][Agent] : No worries. It's 30th of December 2024 for your first collection. Then every fortnight on the Monday, is that correct?

[22 minutes 19 seconds][Customer] : Yep.

[22 minutes 20 seconds][Agent] : Beautifulanditsfarrer99@hotmail.com for the e-mail.

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

[22 minutes 25 seconds][Agent] : OK beautiful. So that will be complete. Now what I will do is as we obviously, as you're applying for a cancel or replace situation, I will put you on a quick call and try and get you back through and they'll be able to help you with that over the phone. Zachary, it's been a pleasure. By the way, Anthony from Wheel Insurance, please on all calls be recorded and any advice we provide is general in nature and may not be suitable to your situation. And you have a great day. Talk to you soon. I'll just put you on hold now.

[22 minutes 55 seconds][Customer] : Alright, thanks.

[22 minutes 56 seconds][Agent] : Thank you. Thanks so much for holding there. Umm, I've got Marie on the phone. Marie had done a full ID check. OK, thank you. Thank you.