

[12 seconds][Customer] : Hello.

[14 seconds][Agent] : Hi, good afternoon, Lazaro, My name is DJ calling from Real Insurance. How you doing today?

[19 seconds][Customer] : Hi. I'm good. Take care.

[22 seconds][Agent] : Yeah, very good. Thank you for asking. I was just following up from the inquiry that was made of us on our website regarding some of our income protection insurance. So I'm here to take you for that pricing, but also happy to ask any questions as well.

[21 seconds][Customer] : And you OK? Yeah.

[36 seconds][Agent] : And just a quick reminder, Lazaro that all calls are recorded and advice I provide is general in nature and may not be suitable to your situation. And just want to make sure that your details did come through on the inquiry correctly so I can bring up that pricing. So if I could just get you to confirm your first, last, your full name and date of birth for me? Thank you. And just confirming that you're a male and also an Australian resident, is that correct?

[57 seconds][Customer] : Yeah, it's the ladder a beginning of on August it's 10th of August 7th, right Yeah Mario, I'm the I live in Australia. Umm, I'm next resident, yeah, and I'm not, but I'm not in a permanent visa yet. I'm in a regional visa, so.

[1 minutes 23 seconds][Agent] : That's OK. So with umm, sorry, I just, I'm having trouble hearing you did. Did you have me on speaker phone? Lazaro? No Umm, so there's a bit of echo on the line where you go to So what, what type of visa you currently on? Is it a working visa specifically?

[1 minutes 29 seconds][Customer] : No, it's a regional visa. It's a visa that you have for in a in a regional area for two years, then you'll get a permanent visa.

[1 minutes 51 seconds][Agent] : Oh, OK. So sorry, did you say regional visa?

[1 minutes 55 seconds][Customer] : Regional, it's a regional visa.

[1 minutes 57 seconds][Agent] : Regional visa, OK. Because how long have you been in Australia for now? Five years, Five, 5 1/2 years. OK, Umm, I'll just have a look here.

[1 minutes 56 seconds][Customer] : Oh yes, it's about 491 five years and 1/2 number 5599 1491.

[2 minutes 10 seconds][Agent] : So those are regional visa, subclass 5, 0491 visa. OK, that's fine. Is

that a skilled work regional visa that you sent? Yep, and just confirm here, that's fine. And just confirming with the agenda you're a male, was that correct? Yep. So it would be the cover. I'll explain to you a bit more about how the income protection insurance works and then we can have a look at some pricing for you as well. Just a quick question, sorry, what what's got you looking into this type of insurance for yourself today? No, no, what's the reason for once you to organize this type of insurance for yourself?

[3 minutes 2 seconds][Customer] : What what kind of insurance it was? I have a company and then some clients it has the construction skills and some clients ask me for my insurance.

[3 minutes 32 seconds][Agent] : OK, OK. So so is that a requirement umm to have this insurance? Is that what your, your employees are saying? What was that? Sorry, call your clients. Oh, OK.

[3 minutes 22 seconds][Customer] : Insurance for were to recover it like if I have another type of something there's one insurance yes, I don't know what exactly, but yeah, but these yeah, yeah, not a not an employee, but yeah, yeah, we have my yeah.

[3 minutes 52 seconds][Agent] : So did they just mentioned maybe having this cover just as a Peace of Mind for yourself?

[3 minutes 57 seconds][Customer] : Yeah, Yeah. Our plan for some of the big clients, for the big companies, it's a kind of requirement that they have.

[4 minutes 9 seconds][Agent] : MMM. Oh, OK. Because I'm what? What do you do for work? Umm, what are you doing for work at the moment?

[4 minutes 16 seconds][Customer] : Yeah, we have a company that is a kind of waterproofing. We do it.

[4 minutes 20 seconds][Agent] : OK, waterproofing.

[4 minutes 20 seconds][Customer] : Yeah, it's, yeah, it's a.

[4 minutes 26 seconds][Agent] : OK, because I'm sorry, I'm not too sure if we've just got a bad signal healers, I'm just having trouble hearing you clearly and I just don't want to miss anything. Uh, that you, you've mentioned and umm, that that is important here. Umm is the signal, umm, is it the signal quite bad where you are at the moment or? What was that? Sorry. Uh, oh, that's a lot better. Thank

you for that.

[4 minutes 55 seconds][Customer] : Is it, is it better? Yeah, good.

[4 minutes 57 seconds][Agent] : Yeah, thanks.

[4 minutes 57 seconds][Customer] : But because I was driving before.

[4 minutes 59 seconds][Agent] : Oh, we're driving. OK. No, that's right. So thanks for that. I can hear you much. Very clear now.

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

[5 minutes 3 seconds][Agent] : So, uh, you're saying that so so you've been in Australia for over five years now, Umm, and you're currently on a regional work visa.

[5 minutes 12 seconds][Customer] : Y, yeah.

[5 minutes 13 seconds][Agent] : Yep, that's OK. It's not a working visa because I'm thinking when it's working visa, you have like just take the visa for just who came here to work.

[5 minutes 13 seconds][Customer] : Not a yeah, It's not a working visa because I think when you say working visa, you have a specific visa for just who came here to work, you know what I mean?

[5 minutes 22 seconds][Agent] : Do you know what I mean? No, that's OK.

[5 minutes 24 seconds][Customer] : These are yeah, yeah.

[5 minutes 24 seconds][Agent] : Yeah, could it's a visa.

[5 minutes 26 seconds][Customer] : It's a, it's a, it's a visa that you can do like EV everything.

[5 minutes 26 seconds][Agent] : It's a visa that it can't do like EV everything.

[5 minutes 29 seconds][Customer] : I have a Medicare and everything.

[5 minutes 30 seconds][Agent] : I have the Medicare and everything. No, that's OK. Because look, I mean with the you mentioned of the subclass 491 visa, is that right? Umm, so I've looked that up and this is, it's a skilled work regional provisional visa. Is that correct? Yeah, that's fine. And umm, which was the cover? So yeah, you're mentioning that your clients were talking about getting for, uh, getting something compensation insurance for yourself. Is that what you're saying? Uh, I just couldn't hear you clearly.

[5 minutes 44 seconds][Customer] : Yep, yes, yes, because I have the insurance for the company.

My company insurance.

[5 minutes 56 seconds][Agent] : So before Yeah yeah, because I have the insurance for the company, like company insurance. OK. Is that like public insu, uh, public liability kind of insurance? Oh, OK, insurance. But in top of that they want insurance that over if I have that name or something.

[6 minutes 2 seconds][Customer] : I I, I, I, yes, yes, I have this insurance, but on top of that, they want insurance that cover if I have an accident or something that pay me to stay at home or something like that. You know what I mean?

[6 minutes 13 seconds][Agent] : Oh, OK, no, that makes sense. So just want some personal insurance. So if you were to umm, if you are unable to work due to like injury or or such, you've got that insurance for yourself. Is that?

[6 minutes 16 seconds][Customer] : Like a personal yeah Y yeah, yeah, yeah, yeah.

[6 minutes 26 seconds][Agent] : Oh OK, no, that makes sense because that's what our income protection insurance is designed to do. It is umm there to be paid out as a monthly income benefits paid directly to you if you're unable to work due to a disabling sickness or injury and you suffer a loss of income. So it's designed to help cover your bills and living cost if your salary is interrupted. And umm, you can, you can apply if you work at least 15 hours per week in paid employment. OK.

[7 minutes][Customer] : None.

[6 minutes 54 seconds][Agent] : But umm, here at Real Insurance, we do offer an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000. Now it's easy to apply as well. We just ask you some health and lifestyle questions over the phone to see if you are approved and if so, on what terms we can offer cover.

[7 minutes 15 seconds][Customer] : Yep.

[7 minutes 15 seconds][Agent] : But once in place, this are we, uh, will cover you until your policy anniversary following your 65th birthday. Uh, but please keep in mind that there are some exclusions that apply as outlined in the product disclosure statement. OK.

[7 minutes 31 seconds][Customer] : OK.

[7 minutes 31 seconds][Agent] : But umm, does that all made sense so far?

[7 minutes 34 seconds][Customer] : Yeah, yeah, yeah. Sorry.

[7 minutes 37 seconds][Agent] : And with the cover, just so we can generate a quote, I'll just pop you on a short hold. OK, Lazarin, I won't be a second. To hold in the Lazaro. So we just need to ask you some questions regarding your duties at work. Umm, so just before answering any of our questions, umm, it just says it is important that you are aware of your duty to answer all our questions accurately and honestly.

[8 minutes 13 seconds][Customer] : Yep.

[8 minutes 13 seconds][Agent] : Failure to do so could impact your cover at claims time. OK, but, uh, first question just says do you work 15 hours or more per week? Yeah, What? What?

[8 minutes 23 seconds][Customer] : Yeah, I work. I work.

[8 minutes 25 seconds][Agent] : Uh 46? Yeah. No, that's OK. All all we need.

[8 minutes 26 seconds][Customer] : Yeah, between 40 FIF, yeah, 5050 hours.

[8 minutes 30 seconds][Agent] : No, that's OK. All we need when I answer these questions, just a yes or no.

[8 minutes 35 seconds][Customer] : OK.

[8 minutes 33 seconds][Agent] : Umm, OK, That's umm, next question just is, is your role of an administrative, managerial or professional nature? We spend the majority of your time indoors in an office or clinical environment. Oh, OK, that's fine. So you're more of a managerial, uh, role. So you, you spend majority of your OK, yeah, my time might mention the toys, but sometimes I use the tools as well. OK, that's fine. So just 10% of the time.

[8 minutes 46 seconds][Customer] : Yeah, most, most of my time I'm I'm managing like Y Yeah, but I still yeah, majority of my time I'm mention the boys, but sometimes I'm the tools as well like let's say 10% of the time maybe.

[9 minutes 7 seconds][Agent] : Oh, OK, so I'll just confirm. I'll just reread out that question. I'll just have to get you to confirm of yes or no. Umm, so just confirm is your role. And so is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment? Was that a yes or no?

[9 minutes 22 seconds][Customer] : Administration, yeah, it's in the offs, but it's in the sites, you know what I mean?

[9 minutes 25 seconds][Agent] : Yeah, it's in the office, but it's in the site. You're not. I mean, I see.

[9 minutes 32 seconds][Customer] : I have because like for example if I I work in the construction, so my clients I work in my client's side.

[9 minutes 35 seconds][Agent] : I work in the construction, so my client, I work in my client's side. OK, that's fine. So your, your office is on the site. Is that what you're saying? But you spend majority of your time indoors, like in an office or clinical environment, is that correct? My girl, my time is on the streets, like going side by side.

[9 minutes 49 seconds][Customer] : No, I majority of my time here, I stayed on the streets like going side by side because they work in the construction.

[9 minutes 56 seconds][Agent] : OK, Because they're working in construction. So. Oh, OK. No, that's fine. We can put that down as a no then that's fine. Umm, do you perform heavy physical judies? So use heavy machinery or drive a vehicle.

[9 minutes 58 seconds][Customer] : So yeah, I drive vehicle, yeah.

[10 minutes 9 seconds][Agent] : I drive vehicle. Yep. And are you qualified skilled or semi skilled or hold the required licenses to perform your role?

[10 minutes 17 seconds][Customer] : Yeah.

[10 minutes 17 seconds][Agent] : And do you work in any of the following fields? So aviation is a pilot or crew, entertainment or sporting industry, Air Force, army, armed forces? Or do you handle explosives? And do you regularly rework underground or underwater, work at heights above 10 meters, work offshore, carry your firearm or drive long haul?

[10 minutes 30 seconds][Customer] : No, no, that's no.

[10 minutes 41 seconds][Agent] : No, that's fine. So just with your smoking status. Also Lazaro, have you had a cigarette in the last 12 months? Nope, that's good as a non spark of the premiums. They do work out to be cheaper and I just needed umm. Just to help determine how much cover that we can offer you. I'll provide you with a definition of pre tax income but just confirming with the

employment status. Are you currently employed or self-employed?

[10 minutes 50 seconds][Customer] : No, Yep, I'm self-employed. I'm the owner of the company.

[11 minutes 8 seconds][Agent] : Self-employed, Yep. Then with being self-employed, pre tax income is your share of annual income earned in the business before tax directly through to your own personal. If it's list any business expenses and excluding super contributions, This is the amounts, uh, that the business would otherwise cease earning in the event you were unable to work to to a disability. So what is your annual pre tax income? Uh, bizarre. It's around 100,000, so 100,000 around, Yeah. Yeah. So you're happy for me to note that down as 100,000 as your annual income before tax?

[11 minutes 37 seconds][Customer] : It's around 100,000 around there, Pardo.

[11 minutes 48 seconds][Agent] : Are you happy for me to note down your annual income before tax as 100,000? Yeah. But like what insurance? I just for like the insurance. I I would be happy to put it last. No, that's OK.

[11 minutes 53 seconds][Customer] : Yeah, but like for insurance, I just for make the insurance I I will be happy to put it less if about I don't know.

[12 minutes 3 seconds][Agent] : Uh, we just, uh, notice, just, uh, to be able to determine how much cover that we can offer to you.

[12 minutes 2 seconds][Customer] : Oh, OK.

[12 minutes 7 seconds][Agent] : So you can obviously choose which, which amount of cover suits you. Umm, but yeah, it's obviously determine how much cover that we can offer. We do need to note down your annual income, uh, before tax.

[12 minutes 10 seconds][Customer] : Oh, OK, OK, alright.

[12 minutes 16 seconds][Agent] : So I'll just confirm was at \$100,000. Is that correct?

[12 minutes 19 seconds][Customer] : Yeah, yeah, around this.

[12 minutes 19 seconds][Agent] : Yeah, so based off your and your, your duties and income, we can select A benefits amount from \$1000 up to the maximum of \$5833. What what, umm, what amount would you like me to quote you on that?

[12 minutes 36 seconds][Customer] : It's a, it's a this a month, a week, a monthly. I don't know, Let's say five.

[12 minutes 38 seconds][Agent] : That's also that's the monthly, uh, benefit amount, uh, let's say 55000.

[12 minutes 46 seconds][Customer] : Yeah.

[12 minutes 47 seconds][Agent] : Yeah, that's fine. And we can play around with the benefit amount if need be as well. But you also have the options to select different waiting periods and benefit periods also depending on your circumstances. So the waiting period is the non payment period that you must wait before the income benefit is payable after the insured event. And you can choose 30 days or 90 days. 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 were first eligible to claim. But which, which waiting period would you like me to quote you on there? So you could do 30 days or 90 days.

[13 minutes 15 seconds][Customer] : I don't know. It's, it's make a like a lot of difference in the.

[13 minutes 28 seconds][Agent] : So the the shorter the waiting period, the the more premiums you pay and then the longer the waiting period, the the less of the premiums.

[13 minutes 33 seconds][Customer] : Yeah, yeah, I think can be the long one.

[13 minutes 35 seconds][Agent] : Yeah, I think it can be the long one. OK, so the 90 day waiting.

[13 minutes 38 seconds][Customer] : That's all right, Yeah.

[13 minutes 42 seconds][Agent] : Yep. And then you've got a benefit. Which is the maximum amount of time that will pay the income benefit for anyone injury or illness. Uh, with that you can choose six months, one year, two years or five years. The longer the benefit. The more premiums and then the lesser the benefit. The the lesser the premiums. Yeah, let's say a year, a year, Sure.

[14 minutes 1 seconds][Customer] : Yeah, let's say a year and and see how it goes. Yeah, if it's possible you change like you check for me later, like how much it is like a six month and a year, you know what I mean?

[14 minutes 5 seconds][Agent] : So if you're looking at the possible you change like you check like it

is like a six month and eight, you know what I mean.

[14 minutes 14 seconds][Customer] : How much I will pay for six months or how much I will pay for the year would be great. Yeah.

[14 minutes 19 seconds][Agent] : That's what I'll give you the price differences there for you otherwise.

[14 minutes 33 seconds][Customer] : Mm, hmm. How much? Pardon.

[14 minutes 22 seconds][Agent] : So if you were to look at say the benefit period of say one year waiting period of 90 days with the monthly benefit amount at 90 days, you're looking at a fortnightly premium of \$37.79, \$37.79 a fortnight. So that covers you for the monthly benefit amount of \$5000 with the waiting period at 90 days and a benefit period of one year. OK, OK.

[14 minutes 44 seconds][Customer] : OK, alright, OK, no worries.

[14 minutes 56 seconds][Agent] : But did you want me to make any adjustments to any of those or you happy to leave that as it is? Let's let's, let's like this.

[15 minutes 2 seconds][Customer] : No, let's let's leave like this. So it's possible you send me this through the e-mail like I would like to show this for the for my clients.

[15 minutes 5 seconds][Agent] : So it's possible you're sending me Thursday mail like I would like to show this for the, for my clients see that like this what they really wanted.

[15 minutes 12 seconds][Customer] : See, that's like, it is what they really wanted.

[15 minutes 16 seconds][Agent] : Hmm.

[15 minutes 16 seconds][Customer] : If this solves what they need, you know what I mean?

[15 minutes 16 seconds][Agent] : So what they need, you know what I mean? Yeah, that's fine. I can see that all out to you. So you can speak something. Hmm.

[15 minutes 20 seconds][Customer] : Or, or if I have to change, uh, something and then, yeah. And then we continue.

[15 minutes 21 seconds][Agent] : And then and, and then we continue. Yeah, that's fine. I can see that all out. So you can do all of that. Uh, was there anything that you're unsure about the cover that I can clarify for you over the phone though? I don't, sorry.

[15 minutes 27 seconds][Customer] : Like, pardon, sorry, I couldn't hear you properly.

[15 minutes 39 seconds][Agent] : So was there anything about the cover that I can clarify over the phone for you?

[15 minutes 43 seconds][Customer] : Uh, no, I think, I think it's OK. I think it's OK.

[15 minutes 46 seconds][Agent] : No, that's OK. And look, just to let you know, just to make sure that you're fully aware of how the policy does work. So as part of your income protection cover, all of us, we've also included in your policy and no extra cost a rehabilitation benefit along with a final expenses benefit, which pays \$10,000 in the event that you pass away to assist with funeral costs or other final expenses. OK.

[16 minutes 9 seconds][Customer] : OK, good.

[16 minutes 11 seconds][Agent] : And your premium is stepped, which means it will generally increase each year as you age. But as an indication, if you make no changes to the policy, your premium next year will be \$40.32 per fortnight. OK.

[16 minutes 26 seconds][Customer] : OK, 4040.

[16 minutes 27 seconds][Agent] : But you can also find, no, sorry, you got it.

[16 minutes 30 seconds][Customer] : Oh yeah, no. So forty, \$40 per fortnight.

[16 minutes 34 seconds][Agent] : That's right. That's so, yeah, that's, that's an indication that'll be \$40.32 a fortnight assuming that you don't make any changes to the policy. So that's what your premium will be in the next year as an indication.

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

[16 minutes 45 seconds][Agent] : OK.

[16 minutes 45 seconds][Customer] : OK. Yep.

[16 minutes 46 seconds][Agent] : So \$40.32 a fortnight. But you can also find information about our premium structure on our website as well. But is that, is that all made sense, Lazar, so far?

[16 minutes 57 seconds][Customer] : Yeah, Yeah, yeah, yeah. Uh huh.

[16 minutes 58 seconds][Agent] : Yeah, because, umm, once you've actually held this policy with us, what's 12 months? We do have a reward. So following your first policy anniversary date, we'll be

refunding your back 10% of the premiums that you've paid to us in that time, which would be \$98.26.

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

[17 minutes 16 seconds][Agent] : So it's just our way of saying thank you to you for being a loyal customer with us. And umm, keep in mind that the premiums, full income protection are generally tax deductible, which can make it even more cost effective for you also.

[17 minutes 30 seconds][Customer] : OK, alright.

[17 minutes 30 seconds][Agent] : But sorry, I've got your e-mail address here from the inquiry so I can send out a quote to you today. But the second option there while we have you on the phone, is we'd like to take all of our customers through the health questions so we can let you know if you can't be approved for the insurance or not. And umm, the final, but the final process will determine on the outcome of these questions as well. Because the last thing that we want you to have to do is ours. Obviously spend all that time speaking to your clients and they call us back to go through the applications to find out about any further changes. OK. But it shouldn't take any more than a couple of minutes. It's only yes or no questions apart from your hiding weight. Is it OK to quickly go through that with you now? Yeah. And I'll just update here your contact details with your home address. What was your post code in South Australia?

[18 minutes 8 seconds][Customer] : Yes, yes, it's alright. It's in Marion Rd. It's 5043 I reckon, but I can double check here.

[18 minutes 24 seconds][Agent] : That's good.

[18 minutes 25 seconds][Customer] : Just a SEC.

[18 minutes 24 seconds][Agent] : What was the what suburb was that?

[18 minutes 27 seconds][Customer] : It's Marion. Mari. AN Marion.

[18 minutes 26 seconds][Agent] : Sorry, Marion, is that a oh it Marion, Marion, of course, it's come up as 5043 Marion. So Marion, is that right?

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

[18 minutes 41 seconds][Agent] : Yep.

[18 minutes 42 seconds][Customer] : So it yeah, it's 5 Bryan St.

[18 minutes 42 seconds][Agent] : And just the street address, is that Bri or BRY?

[18 minutes 49 seconds][Customer] : Bri, right?

[18 minutes 48 seconds][Agent] : And then AN, and this your postal address, is that the same as your home address? So that's number 5 Bryan St. Marion, South Australia post code 5043. And this mobile number that we called you, I'll tell you this was your best and only contact number as well. Cool. And the e-mail I have here, that's IG. Is it L or I? So LG Construction pc@gmail.com is that correct?

[18 minutes 57 seconds][Customer] : Yes, yeah, yeah, L yes.

[19 minutes 18 seconds][Agent] : Cool. And just confirm everything that was discussed over the phone today about the income tax insurance, Have you you've understood everything, is that correct? Yep. Cool.

[19 minutes 26 seconds][Customer] : Yeah, think so. Hope so.

[19 minutes 28 seconds][Agent] : Well, did you have any questions that I can clarify that you're unsure of or have you understood everything at this stage?

[19 minutes 33 seconds][Customer] : Yeah. No, I think now it's OK. I just you send me through the you send me the e-mail. Isn't it flicking?

[19 minutes 39 seconds][Agent] : Yeah, I'll send you the quote in reference to what would.

[19 minutes 40 seconds][Customer] : Yeah, flipping the e-mail.

[19 minutes 42 seconds][Agent] : Yeah, yeah, I'll send through that quote that of what we have since, uh, that W of what we have discussed over the phone today to your e-mail. But just, I just have just have to confirm everything that we've discussed. So if I understood everything, yeah, cool.

[19 minutes 52 seconds][Customer] : Yes, yes.

[19 minutes 54 seconds][Agent] : So we'll go through these health questions with your next. So, umm, just before we do that, I just have to quickly remind you that our calls are recorded for quality and monitoring purposes and we clicked your personal information to provide insurance quotes, issue cover and other related services. We'll share this with your insurer and may 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 correct your information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase an income protection policy and as such you have the duty to take reasonable care, so don't make any misrepresentations. This means that you need to ensure that you understand each question I asked you and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us in any early discussions you have had.

[20 minutes 54 seconds][Customer] : None.

[20 minutes 52 seconds][Agent] : If you do not take reasonable OK, you may breach your duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim. We'll make adjustments to the terms and conditions of your policy. But just retail Lozaro, do you understand and agree to your duty yes or no?

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

[21 minutes 10 seconds][Agent] : Yep. And just with your the first question here, just in light of the COVID, it just says 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?

[21 minutes 31 seconds][Customer] : No, no, nothing.

[21 minutes 32 seconds][Agent] : And with your residence, are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia?

[21 minutes 42 seconds][Customer] : None of both.

[21 minutes 40 seconds][Agent] : None of them, no, no, that's OK.

[21 minutes 43 seconds][Customer] : I'm not yet.

[21 minutes 45 seconds][Agent] : And it just says, do you hold a current visa that entitles you to reside in Australia?

[21 minutes 50 seconds][Customer] : Yes.

[21 minutes 50 seconds][Agent] : Yep. And uh, does your work require you to use explosives, travel

to areas experiencing war or civil unrest or work offshore?

[22 minutes][Customer] : No.

[22 minutes][Agent] : And are you A employed or B, self-employed? So that was self-employed. Is that correct?

[22 minutes 5 seconds][Customer] : Yeah, I'm on my business.

[22 minutes 5 seconds][Agent] : And are you, do you own a business or are you a contractor business owner? And have you been in your current business for at least 12 months?

[22 minutes 16 seconds][Customer] : Yes.

[22 minutes 16 seconds][Agent] : Yeah. And if you, I don't know how it works because I was working.

[22 minutes 17 seconds][Customer] : Well, actually I don't know how it works because I was working in my uh, ABN like for link into my like a sole trader and then I set up a new ABN like the company in the last, uh, November. So I don't have one year for this company, you know what I mean?

[22 minutes 38 seconds][Agent] : OK, that's all right. OK, that's fine.

[22 minutes 38 seconds][Customer] : But I, I'm self-employed for more than a year, 2 years. Yeah, uh, more than three years.

[22 minutes 41 seconds][Agent] : So you're just so you've been self-employed, umm more than two years and then just with your business, your your business, your current business. That's umm, you just started that in November last year. Is that right? Yeah.

[22 minutes 54 seconds][Customer] : Yeah, yeah, just change. I just set up the my the company with ACN and before I I work as a sole trader with my own ABN. You know what I mean?

[23 minutes 5 seconds][Agent] : Oh, OK, no, that's all right.

[23 minutes 6 seconds][Customer] : Yeah, Yeah, it's yeah, it's the same.

[23 minutes 6 seconds][Agent] : So you was doing the same like occupation, just umm, you went from it just went from like a sole trailer to a business owner.

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

[23 minutes 15 seconds][Agent] : OK, Do you modify this problem in a short hold? I'll just double

check that for you to see whether we put that down as a yes or no for you. Uh, but as you'll umm, because you're in the construction you were saying, then you'll obviously just make sure I've got that right. You're self-employed. Umm, and then now you're a business owner. Is that correct?

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

[23 minutes 32 seconds][Agent] : Yep. Cool. I'll just ***** a short hold. I'll just double check that for you. OK, Lazar won't be a moment. Thanks for holding there, Lazaro.

[25 minutes 33 seconds][Customer] : All you do, all you do go with the 8.

[25 minutes 36 seconds][Agent] : So just have to be a confirmation from a manager. So yeah, because you have only just the started your business within November last year, we'll just have to put that question down as a note. And then the next question just sees if you were to become disabled and unable to work, would your business continue to generate income for more than 60 days?

[25 minutes 36 seconds][Customer] : Yep, yes.

[25 minutes 58 seconds][Agent] : Yep. And just to see, do you have a second occupation that generates a taxable income?

[26 minutes 5 seconds][Customer] : What what it means?

[26 minutes 7 seconds][Agent] : Also, do you have like another job that generates a taxable income like the outside of your, your, your current business? Do you have a second occupation that generates a taxable income? No. And have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration?

[26 minutes 7 seconds][Customer] : I I don't know what it N no, no, no, no.

[26 minutes 27 seconds][Agent] : And the next section is in relation to your height and weight. Please be aware that I am required to obtain a confident 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. So what is your exact height?

[26 minutes 48 seconds][Customer] : My exact height. It's like my height is in centimeters. It's 1.69 meters.

[26 minutes 54 seconds][Agent] : Yeah, yes, 1.9, it's 169 centimeters. And what is your exact weight?

[27 minutes 1 seconds][Customer] : Yes, 6-8. Normally it's between 6-8.

[27 minutes 9 seconds][Agent] : No, it's OK. So last time you admitted your weight, just to be exact, that was 68 KGS. Is that correct?

[27 minutes 8 seconds][Customer] : It's Yeah, yes. Yes.

[27 minutes 14 seconds][Agent] : That's fine. And, uh, just in reference to AIDS declaration. So to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV, which causes AIDS?

[27 minutes 29 seconds][Customer] : No, sorry. Pardon.

[27 minutes 31 seconds][Agent] : OK.

[27 minutes 30 seconds][Customer] : I I couldn't understand what? Ah, HIV Oh, sorry, sorry.

[27 minutes 31 seconds][Agent] : So to the to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS HS HSV?

[27 minutes 42 seconds][Customer] : OK.

[27 minutes 42 seconds][Agent] : No, that's what I say.

[27 minutes 43 seconds][Customer] : Ah, no, no, no.

[27 minutes 44 seconds][Agent] : No, no, no, no, no, that's OK.

[27 minutes 44 seconds][Customer] : I have my wife and everything's OK. Well, yeah.

[27 minutes 47 seconds][Agent] : But just sorry, just to answer that question for so was that a yes or no to answer the AIDS declaration question, was that a yes or no?

[27 minutes 52 seconds][Customer] : Pardon my sorry.

[27 minutes 59 seconds][Agent] : So to answer that question, was that a yes or no?

[27 minutes 58 seconds][Customer] : My what surname You should.

[28 minutes 2 seconds][Agent] : You should just just one second.

[28 minutes 5 seconds][Customer] : No, I didn't just just one second 'cause someone got just one SEC.

[28 minutes 8 seconds][Agent] : No, that's OK. Just take the time.

[28 minutes 12 seconds][Customer] : Yeah, OK, sorry.

[28 minutes 14 seconds][Agent] : Yep. So I'll just reread out that question for you and then I'll just get you to confirm a yes or no.

[28 minutes 18 seconds][Customer] : OK, OK.

[28 minutes 17 seconds][Agent] : OK, Let's just say to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV, which causes AIDS? That's right. All we need is just a yes or no. So was that a yes or no to answer that question?

[28 minutes 30 seconds][Customer] : No, I'm not in the yeah, OK, no, I understand.

[28 minutes 46 seconds][Agent] : Uh, just like I just needed to check if I, I, I understand, like, no, it's, it's, uh, I'm not in the high, high risk.

[28 minutes 39 seconds][Customer] : That's no like, no, it's not I'm not uh, just like I just need to double check if I, I, I understood like no, it's it's uh, I'm not in the high Rhode Island right risk.

[28 minutes 54 seconds][Agent] : That's good.

[28 minutes 54 seconds][Customer] : That's yeah.

[28 minutes 54 seconds][Agent] : So, so obviously, umm, yeah. So I'll, I'll read to what the question saying obviously is it's umm, it's just saying to the best of your knowledge, umm, so are you infected with or are you in a high risk category for contracting HIV, which causes AIDS?

[29 minutes 3 seconds][Customer] : Yeah, yeah.

[29 minutes 14 seconds][Agent] : So sorry, just because you've said yes and then you've said no. So just confirm was that a yes or no?

[29 minutes 12 seconds][Customer] : No, no, I'm not in there. OK. No, no.

[29 minutes 19 seconds][Agent] : No, that's fine. And with you, umm, just with just have you experienced any unexplained weight loss of more than 5 KGS in the last 12 months?

[29 minutes 20 seconds][Customer] : Yeah, no.

[29 minutes 33 seconds][Agent] : And with travel, do you have definite plans to travel or reside outside of Australia, IE booked or will be booking travel within the next 12 months? Yep. And which

country or countries do you intend to travel to or reside in?

[29 minutes 44 seconds][Customer] : Yes, Fiji. Yeah.

[29 minutes 51 seconds][Agent] : So just to Fiji and with your travel overseas to Fiji, will you be overseas for longer than three consecutive months out? And do you have existing income protection cover?

[29 minutes 59 seconds][Customer] : No income cover.

[30 minutes 7 seconds][Agent] : Yeah, do you have do you have existing income protection cover, Sir? Nope.

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

[30 minutes 11 seconds][Agent] : And just next few questions just in relation to your medical history. So have you ever had symptoms of being diagnosed with or treated for or tend to seek medical advice for any of the following? So first one says cancer, trauma, mole or cyst including skin cancer, sunspots, Melanoma or leukemia. Have you ever had an abnormal PSA test on enlarged prostate, stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure? Next one says high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting, Diabetes, raise blood sugar, impaired glucose tolerance or impaired fasting glucose, Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas.

[30 minutes 33 seconds][Customer] : No, no, no, no, no, no, no, no.

[31 minutes 13 seconds][Agent] : Epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, anxiety, depression, or stress requiring medical treatment or any other mental health disorder. Any illegal drug use, abuse, or prescription medication or received medical advice or counseling for alcohol consumption. Disorder of the kidney or bladder, blood disorder or disease. Asthma or other respiratory disorder, excluding childhood asthma. Back or neck pain or disorder. Arthritis. Chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Joint or muscle pain. Ligament injuries, including replacement or reconstructive surgery. Osteoporosis or osteopenia.

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

[32 minutes 12 seconds][Agent] : Any defect of hearing or sight other than which is corrected by glasses or contact lenses and other than what you've already told me about In the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Well, are you awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests, or biopsy? And other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? And other than what you've already told me about, have you ever joined your working career required more than two consecutive weeks off work due to illness or injury?

[32 minutes 18 seconds][Customer] : Nope, no, no, no.

[33 minutes][Agent] : And I need three more questions. The next two are just in relation to your family's history, Lazaro. So these two questions, when they're asking about your immediate family, that's just referring to your mom, dad, and brothers and sisters only.

[33 minutes 13 seconds][Customer] : Yep.

[33 minutes 13 seconds][Agent] : So, just as to the best of your knowledge, have any of your immediate family, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, or Familial Ecnomatus polyposis? And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[33 minutes 27 seconds][Customer] : No, no.

[33 minutes 38 seconds][Agent] : And the last question, just in reference to hazardous pursuits. So other than one of events, for example, gift certificate or vouchers, do you engage in or intend to engage in any of the following? It says aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable Rick diving or any other hazardous activity.

[34 minutes 4 seconds][Customer] : No.

[34 minutes 5 seconds][Agent] : No, that's fine. So that completes the application for the income protection coverage. You can see how extensive those questions are. Unfortunately, not everyone

can be approved that does apply with us, but your applications actually come back nice and quickly with an outcome. So just to see application is approved with the below terms. So there's been some exclusions that that has applied for our application process. So there's a residency exclusion. So it doesn't hereby understood and agreed that cover will cease under this policy if the line self insured ceases to reside in Australia and self-employed pre disability income. The pre disability income for any claim within the 1st 12 months of you being a self-employed person will be the average monthly income generated by the relevant business or practice due to your personal work efforts or activities. This your Shields then necessarily incurred business expenses from the time of becoming a self-employed person to the date of total disability disablement. Now safe up employed business continuity. Our income protection benefit will be reduced by any income you receive or entitled to receive from any business you have an interest in subsequent to the disablement date. This adjustment will only apply with a total amount of the benefit payable plus the ongoing income exceeds 70% of your pre disability income. But yeah, congratulations to you, Lazar. You have been approved of those following terms. But what we originally quoted here for that fortnightly premium that that stays at \$37.79 a fortnight. OK, that's after being approved in Lazaro. We've got a couple options for you to consider today. So first one being is one we can arrange to send out a quote. The second option though, because you have been approved as I can organize, send out the actual policy documents and get you covered as well. We can go over all the policy documents and with your clients and just make that informed decision of whether that coverage is suitable for you or not. OK.

[36 minutes 8 seconds][Customer] : OK.

[36 minutes 7 seconds][Agent] : But if you are happy to proceed with the cover, Larry, we do cover you right away over the phone from today and then we can actually choose that payment date to start in the near future. That suits you as well.

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

[36 minutes 26 seconds][Agent] : Yeah. So, umm, what did you want me to arrange for you now that you've been approved? Did you want me, Would you be happy for me to arrange to send out the

actual policy documents or did you want me to just send out the quote? It's up to you.

[36 minutes 20 seconds][Customer] : So do we do we do it's, it's OK to finish for now, yeah.

[36 minutes 39 seconds][Agent] : Yeah. Yeah. So I'm actually did you want me to send out a quote or did you want me to send out the actual policy documents? OK.

[36 minutes 37 seconds][Customer] : Can you can you send the address in for by e-mail now or OK? No, just just the codes. And if, if you can send the polos photo, have a look and see check everything it's it would be great as well.

[36 minutes 56 seconds][Agent] : OK, so the the policy documents, if we do, if you're happy for me to send that out to you, that does mean that you'll be covered over the phone from today.

[37 minutes 4 seconds][Customer] : No, no, no, no, I don't want to I don't want to close it now.

[37 minutes 2 seconds][Agent] : Umm, and then we'll need a note down, OK?

[37 minutes 8 seconds][Customer] : I wanna just send the code and I will have a look. I will check, I will double check with my clients if these ones work for them and then I will look back.

[37 minutes 18 seconds][Agent] : Alright, that's fine. I'll, I'll give you some time. So I'll just speak to them and, and get a confirmation.

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

[37 minutes 22 seconds][Agent] : Umm, also, as your cover has been fully approved, I'm going to send through to your e-mail address to policy schedule, uh, for the, uh, the competition cover quote that we've been, umm, discussing, uh, which is pending activation. So if you're happy to proceed with that cover once you've spoken to your clients, dealers are, you can actually organize that yourself through the e-mail just by clicking on the buy now option and following the prompts above the do that yourself. Now, we'll request we'll password to access this e-mail. Bizarre. And that password would just be with your date of birth.

[37 minutes 50 seconds][Customer] : OK, Alright.

[37 minutes 49 seconds][Agent] : OK, But look, I'll personally give you a call back at the end of the week. So I'll give you a call back, say on Friday and I'll check in. We'll be there. But if you have any questions, my name and contact details will be in the e-mail. So just feel free to, uh, pick up the

phone and give me a call back if you do. But, umm, was there anything, uh, any other questions I can clarify for you today?

[37 minutes 57 seconds][Customer] : Yeah, No, for now it's OK. All good.

[38 minutes 12 seconds][Agent] : Thank you.

[38 minutes 12 seconds][Customer] : Thank you. Thanks so much.

[38 minutes 13 seconds][Agent] : Thank you so much. No, that's OK. Thanks for taking my call, Azar, And I'll, I'll speak to you around the same time on Friday.

[38 minutes 14 seconds][Customer] : Appreciate it. OK, thanks so much.

[38 minutes 18 seconds][Agent] : Again, thank you.

[38 minutes 23 seconds][Customer] : Cheers. Yeah, bye.