

[9 seconds][Agent] : Good afternoon Georgina, it's best calling you from real insurance. How are you today?

[7 seconds][Customer] : Hello, Thanks.

[15 seconds][Agent] : That's good Georgina. The reason for my call is regards to your online enquiry a few days ago for life insurance. I'm just calling to go through that quote you requested and to answer questions that you might also have. Now, I do need to let you know that all calls are recorded and any advice I provide is general nature and may not be suitable to your situation. And I have your name here as Georgina Morgan. Your date of birth is the 7th of May 1973 and you are a female Australia resident.

[26 seconds][Customer] : OK, Yes, yes, yes.

[45 seconds][Agent] : Thank you for confirming your details with me there. Georgina, what made you look into life insurance?

[52 seconds][Customer] : Well, my husband recently got some and then he said should I get some as well? Because we had two more children when we married later in life.

[1 minutes 2 seconds][Agent] : Oh congratulations, fair enough.

[1 minutes 2 seconds][Customer] : So yeah, well, they're older now, but because we're both like early 50s and we have a 10 and a 14 year old, 13 year old, we're we're thinking, Oh my God, if something happens to us.

[1 minutes 16 seconds][Agent] : Oh OK, fair enough. So you're both looking out for the children with some the unexpected ex end up happening.

[1 minutes 20 seconds][Customer] : Yeah, yes, yeah.

[1 minutes 23 seconds][Agent] : Excellent, fair enough. Now that's what our life insurance is designed to do for you there Georgina. So it is designed to provide a lump sum payment to your beneficiaries. So in your case, you'll be your family. They use that lump sum payment however they see fit, whether if it's to pay for new mortgages, whether it's to pay for new loans, maintain their lifestyle or any other costs involved with raising a family. It's just there to give you the Peace of Mind. There is financial security in place, OK. Now when it comes to applying for it's very simple and

easy. We do go through help and last our questions, but we do it with you over the phone, OK? And if you are accepted and once you decide to commence the policy, you will be covered immediately for death to any cause. The only thing you would be covered for is suicide in the 1st 13 months.

[1 minutes 48 seconds][Customer] : Yeah, OK, OK.

[2 minutes 9 seconds][Agent] : There's also a terminally ill advanced payment there, Georgina. So that means if you were diagnosed with 12 months or less to live by a medical practitioner, we will pay the claim out to you in full while you're still living. That way you could get the best medical care possible or for you to spend time with your family but not come with the Georgia. You know, we hope you don't have to use that.

[2 minutes 29 seconds][Customer] : Yeah, OK.

[2 minutes 31 seconds][Agent] : Knocking on my desk as we speak.

[2 minutes 33 seconds][Customer] : Yeah.

[2 minutes 33 seconds][Agent] : All right, Now, have you had a cigarette in the last 12 months?

[2 minutes 37 seconds][Customer] : A what?

[2 minutes 38 seconds][Agent] : A cigarette in the last 12 months?

[2 minutes 39 seconds][Customer] : Oh, oh, no, no, I don't smoke.

[2 minutes 41 seconds][Agent] : That's very health, very healthy choice. Good for your health, good for your wallet. Uh, yeah. Before we go to the pricing there for you. Does that all make sense so far?

[2 minutes 45 seconds][Customer] : Yeah, yes. Yep, all good.

[2 minutes 52 seconds][Agent] : That's good. Yeah, I have. Now you could choose cover anywhere between \$100,000 all the way up to 750,000.

[3 minutes 1 seconds][Customer] : Mm, hmm.

[3 minutes 1 seconds][Agent] : Where would you like me to start? We could look at multiple.

[3 minutes 3 seconds][Customer] : Seven, yeah.

[3 minutes 6 seconds][Agent] : So for the 750,000 that's \$78.70 a fortnight.

[3 minutes 5 seconds][Customer] : 7:50 yeah.

[3 minutes 13 seconds][Agent] : Is that something suitable for you? You'd like me to go a bit lower?

[3 minutes 15 seconds][Customer] : Yeah, no, that's OK.

[3 minutes 18 seconds][Agent] : No worries. Now when it comes to the premium as well, it is a step premium. So that means it will generally increase each year as you age. And in addition, the policy does have an automatic indexation. So that means each year your sum insured will automatically increase by 5% with associated increases in premium and you can opt out that automatic indexation each year.

[3 minutes 54 seconds][Customer] : Mm, hmm, right.

[3 minutes 39 seconds][Agent] : So as an indication, if you make no changes to the policy, your premium next year, Georgina, will be \$92.21 a fortnight, but your benefit amount will be \$787,500, OK. And if you declined your indexation and you keep it at the 750, it will be \$87.82 a fortnight.

[3 minutes 55 seconds][Customer] : OK, yeah.

[4 minutes 4 seconds][Agent] : All right. So that's there for you as well. Now, you can also find information about our premium structure on our website.

[4 minutes 3 seconds][Customer] : Mm hmm, OK, mm hmm.

[4 minutes 11 seconds][Agent] : So Georgina, we'll go to the health and lifestyle questions to see if you're eligible for the cover and also determine that final premium. But I do need to note down an address. Can I just start with your post code, please?

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

[4 minutes 25 seconds][Agent] : 4879 And what suburb is that?

[4 minutes 23 seconds][Customer] : 4879 Trinity Beach.

[4 minutes 37 seconds][Agent] : So which beach? Oh, Trinity Beach founder. And mostly, umm, there's a lot of beach areas in that suburb also looks of it. And what's your address? Yeah.

[4 minutes 39 seconds][Customer] : Trinity, Yeah 27 Coastline Parade, Trinity Beach.

[4 minutes 53 seconds][Agent] : And that's where you get all your mail.

[4 minutes 55 seconds][Customer] : Yep. Mm hmm.

[4 minutes 56 seconds][Agent] : Thank you all right now I'm just going to read a pre underwriting disclosure statement and it states here. So please be advised that all calls are recorded for quality

and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it with other insurance service providers for the purpose of it being issuing your policy or handling claims. Our privacy policy tells you more, including how to access and correct information and lodge complaints about breaches of privacy by proceeding or understand that you apply to purchase a life insurance policy and that's such. You 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 in any early discussions you've had. If you do not take reasonable care, you may breach your duty and if this happens, your insurer may be entitled to cancel policy, decline or claim or make adjustments to the terms and conditions your policy. Do you understand and agree to Judy?

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

[6 minutes 3 seconds][Agent] : Thank you.

[6 minutes 8 seconds][Customer] : No.

[6 minutes 4 seconds][Agent] : Now, have you been hospitalized for COVID-19 the last six months or have you been diagnosed with COVID-19 the last seven days?

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

[6 minutes 13 seconds][Agent] : Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia.

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

[6 minutes 20 seconds][Agent] : Does your work require you to go underground, work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore?

[6 minutes 32 seconds][Customer] : No.

[6 minutes 33 seconds][Agent] : The next section is in relation to your height and weight, so please be aware that I'm 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 heights and weight ranges. What is your exact height? Thank you. And what is your exact weight?

[6 minutes 49 seconds][Customer] : 178 centimeters, 82 kilos.

[6 minutes 56 seconds][Agent] : Thank you. And have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

[7 minutes 2 seconds][Customer] : No.

[7 minutes 3 seconds][Agent] : Thank you. To the best of your knowledge, are you infected with or are you in high risk category for contracting HIV which causes AIDS?

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

[7 minutes 14 seconds][Agent] : Thank you. Do you have different plans to travel or reside outside of Australia? I booked or will be booking travel within the next 12 months.

[7 minutes 24 seconds][Customer] : What agencies to hold it? Are you made?

[7 minutes 25 seconds][Agent] : Yeah, it's just a holiday. It was just a holiday. Yeah.

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

[7 minutes 31 seconds][Agent] : Yeah. Where will you be going?

[7 minutes 33 seconds][Customer] : We're hoping to go to Europe to visit my son in Berlin.

[7 minutes 37 seconds][Agent] : Berlin.

[7 minutes 39 seconds][Customer] : Yeah.

[7 minutes 38 seconds][Agent] : Oh, very nice, Berlin. Nice. Not bad. How's your son in Berlin? Does have a family there.

[7 minutes 46 seconds][Customer] : No, he's 29 and his base is about to end. So he said come and we'll have a bit of a holiday in Europe before we come home. Yeah. Yeah.

[7 minutes 54 seconds][Agent] : Oh, that's very nice, Berlin. I heard Berlin's nice.

[7 minutes 58 seconds][Customer] : Yes.

[7 minutes 59 seconds][Agent] : I'd like to visit. I'd like to visit Europe one day. Umm, one of my bucket list things to do.

[7 minutes 59 seconds][Customer] : That I Yeah, yes.

[8 minutes 7 seconds][Agent] : Umm, well, there you go. Umm, now is that will you be going just to Berlin when you're going to Europe?

[8 minutes 16 seconds][Customer] : It's just go around Europe, that's all.

[8 minutes 19 seconds][Agent] : Will you be visiting Ukraine by any chance if you go to Europe?

[8 minutes 23 seconds][Customer] : No, there's a wall there. Oh, no, OK.

[8 minutes 25 seconds][Agent] : Yeah, no, I understand that, but we still need to ask these uh, Europe is a big continent, so we just got to ask for what countries in Europe will you be going whereabouts.

[8 minutes 31 seconds][Customer] : No, definitely No, no, no more areas.

[8 minutes 34 seconds][Agent] : What What just Berlin? Any any other place in Europe?

[8 minutes 39 seconds][Customer] : I want to go to London, France, Italy, Rome, the usual.

[8 minutes 45 seconds][Agent] : Italy, Rome. London. France. Italy. Rome.

[8 minutes 49 seconds][Customer] : Yeah, Yeah.

[8 minutes 50 seconds][Agent] : Very nice.

[8 minutes 52 seconds][Customer] : Yeah.

[8 minutes 51 seconds][Agent] : My brother went to Umm. My brother went to Italy. Umm, in Rome, Umm. He loves it there. On his honeymoon.

[8 minutes 56 seconds][Customer] : Oh yeah. Yeah.

[9 minutes][Agent] : He didn't like London though, He didn't like the UK.

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

[9 minutes 3 seconds][Agent] : He said it was exactly like Sydney impression.

[9 minutes 4 seconds][Customer] : Oh, OK. Yeah, yeah.

[9 minutes 8 seconds][Agent] : But he went there because, umm, his wife is a very big Harry Potter fan.

[9 minutes 15 seconds][Customer] : Oh, OK.

[9 minutes 14 seconds][Agent] : So if your kids are into Harry Potter, there's like a very nice Harry

Potter attraction there.

[9 minutes 19 seconds][Customer] : Oh, OK. Oh, I love the Royals. That's why I want to go.

[9 minutes 21 seconds][Agent] : Yeah, umm, yes. See, I like the Royals too. Big controversy at the moment, but the Royals are in.

[9 minutes 30 seconds][Customer] : Yeah.

[9 minutes 29 seconds][Agent] : But you know, the Royals are nice, All right. Will you be overseas for longer than three consecutive months?

[9 minutes 31 seconds][Customer] : Yeah, no.

[9 minutes 38 seconds][Agent] : Thank you. Now with this policy as well, the Georgina, as long as it's active, they actually cover 24/7 worldwide. All right, So keep that in mind. Do you have existing life insurance policies with other life insurance companies with the combined total sum of short of more than \$5 million? Thank you. Now the next section is in regards to your immediate, UH, sorry, in regards to your medical history. They are all yes or no answers. If you hear your condition, all you have to do is answer yes.

[9 minutes 58 seconds][Customer] : 151 you know, right, OK.

[10 minutes 12 seconds][Agent] : Thank you. So this is here. Have you ever had symptoms of being diagnosed with or treated for, or intent to seek medical advice for any of the following cancer, tumor, mole, or cysts, including skin cancer, sunspots, Melanoma, or leukemia?

[10 minutes 30 seconds][Customer] : Oh, I I'm gonna get skin checks. I am gonna take it for yes.

[10 minutes 34 seconds][Agent] : Is that your routine skin checks and your last skin check was all normal.

[10 minutes 40 seconds][Customer] : Yep. That's normally good routine.

[10 minutes 40 seconds][Agent] : So yes, so but umm, so was yeah, the routine 1 and that's all normal.

[10 minutes 47 seconds][Customer] : Yep. OK.

[10 minutes 47 seconds][Agent] : Last time you had it no was so umm, so is that yes or no for that question there? So cancer is for that part of the question there.

[11 minutes][Customer] : Oh, alright, I'll have to say yes because I did have 130 years ago.

[10 minutes 54 seconds][Agent] : Cancer tumor, molar cysts, including skin cancer, sunspots, Melanoma or leukemia relocation or there we go. We'll put yes based on your response. Please enter yes or no for each of the following.

[11 minutes 6 seconds][Customer] : OK, alright.

[11 minutes 9 seconds][Agent] : So now it's just going to break down that question those those conditions. So a yes or no for Melanoma?

[11 minutes 17 seconds][Customer] : No, no, no.

[11 minutes 18 seconds][Agent] : Any other form of skin cancer and or sunspots, mold or cyst tumor?

[11 minutes 28 seconds][Customer] : Yes.

[11 minutes 29 seconds][Agent] : Was it a brain or bone tumor?

[11 minutes 32 seconds][Customer] : No. Uh, is that main negative?

[11 minutes 33 seconds][Agent] : Has the tumor been confirmed the benign like noncancerous?

[11 minutes 41 seconds][Customer] : No, no, it was cancelled. Yes.

[11 minutes 47 seconds][Agent] : How long ago?

[11 minutes 49 seconds][Customer] : Thyroid.

[11 minutes 47 seconds][Agent] : Well, what tumor was this thyroid tumor? Bear with me. Let me just place you on a quick hold, OK? Shouldn't be too long.

[12 minutes 5 seconds][Customer] : OK, Yeah.

[12 minutes 6 seconds][Agent] : Thank you. Thank you for holding there, Georgina.

[13 minutes 3 seconds][Customer] : That's alright.

[13 minutes 3 seconds][Agent] : So I want to put no for the tumor question, OK. And I'll put it in into another part of this section, OK.

[13 minutes 10 seconds][Customer] : OK, Alright. No, no.

[13 minutes 11 seconds][Agent] : So yes or no for leukemia, other form of cancer, that's what I'm going to put. That's what I'm going to put.

[13 minutes 20 seconds][Customer] : Oh, you're going to put it there.

[13 minutes 20 seconds][Agent] : The cancer, yeah.

[13 minutes 21 seconds][Customer] : Oh, OK, alright. Yep. Sorry.

[13 minutes 22 seconds][Agent] : Was your cancer over 10 years ago?

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

[13 minutes 27 seconds][Agent] : So it was a forward cancer or tumor?

[13 minutes 31 seconds][Customer] : I just call it dialogue hands and the Histology comes back bad.

[13 minutes 37 seconds][Agent] : Oh, so they put a Styroid cancer, OK, so we could put it in the cancer section in that part of the, in this part of the section. So it was over 10 years ago. What type of cancer was it? So it was thyroid, thyroid cancer, Uh, what areas of the body were affected?

[13 minutes 34 seconds][Customer] : So I just guess it's a yeah, my neck.

[14 minutes][Agent] : Yeah, just the neck.

[14 minutes 2 seconds][Customer] : Yeah, Yep.

[14 minutes 6 seconds][Agent] : Umm, please advise. Advise degrading or staging of your cancer.

[14 minutes 14 seconds][Customer] : I don't know, 30 years ago, they just took it out and that was the end of it.

[14 minutes 11 seconds][Agent] : Did they say what stage it was or?

[14 minutes 21 seconds][Customer] : No, I think it was early because they just found it and took it out.

[14 minutes 26 seconds][Agent] : Not yes. Fair enough. What treatment did you have this operation?

[14 minutes 34 seconds][Customer] : Yeah, just operation.

[14 minutes 38 seconds][Agent] : Do you have umm operation?

[14 minutes 45 seconds][Customer] : Then I had some. After that I had radioactive iodine.

[14 minutes 59 seconds][Agent] : Radioactive iodine, You're good. When was your last follow up?

[15 minutes 4 seconds][Customer] : Yep, 20 years ago.

[15 minutes 12 seconds][Agent] : Good, That's good information. 20 years ago. Umm. Have you had any recurrence or any other form of cancer? Do you have any complications or ongoing symptoms?

Thank you. Have you ever had an abnormal cervical Smee, stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure?

[15 minutes 22 seconds][Customer] : No, no, no, I have high blood pressure.

[15 minutes 49 seconds][Agent] : So I've put yes for that one.

[15 minutes 56 seconds][Customer] : No, no, no.

[15 minutes 51 seconds][Agent] : And based on your response, please answer yes or no for each of the following Stroke, Chest pain, pericarditis, heart condition, example heart murmur, heart palpitations, heart attack or angina, but not limited to these conditions. High blood pressure.

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

[16 minutes 10 seconds][Agent] : Is your high blood pressure caused by heart disease or kidney disease disorder?

[16 minutes 19 seconds][Customer] : No, I don't know. It's age-related.

[16 minutes 23 seconds][Agent] : Yes Sir. Is it? Is it caused by is your high blood pressure? Is it caused by heart disease or kidney disease? Yes or no?

[16 minutes 25 seconds][Customer] : No, No.

[16 minutes 32 seconds][Agent] : Thank you. Have you been prescribed medication to treat this condition?

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

[16 minutes 37 seconds][Agent] : The treatment commenced within the last three months.

[16 minutes 41 seconds][Customer] : No.

[16 minutes 42 seconds][Agent] : Have you had your blood pressure checked in the past six months by your GP?

[16 minutes 46 seconds][Customer] : Yes.

[16 minutes 47 seconds][Agent] : Were you told by your doctor that your blood pressure has returned to within normal rights the last time you had it checked?

[16 minutes 53 seconds][Customer] : Yes.

[16 minutes 54 seconds][Agent] : Thank you. High cholesterol, forward condition or neurological

symptoms such as dizziness or fainting. Diabetes, raised blood sugar impact glucose tolerance or impact fasting glucose. Hepatitis or any disorder of the liver, stomach, bowel or bladder.

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

[17 minutes 12 seconds][Agent] : Pancreas 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. No worries. So I'll put yes on that.

[17 minutes 28 seconds][Customer] : I do have some Valium for stress, yeah.

[17 minutes 32 seconds][Agent] : Is your condition a form of schizophrenia, bipolar or psychotic disorder? Is umm your condition A depression, anxiety, post Natal depression or stress including post traumatic stress disorder B anorexia and a Visio, bulimia, CADHDOADD or D other mental illness? So for a how many episodes have you had which required treatment? Was it 1 to 2/3 to 4/5 to six or seven plus?

[17 minutes 37 seconds][Customer] : No stress, none.

[18 minutes 8 seconds][Agent] : No worries. So I'll explain. I'll, I'll give you a definition of what we mean by episode. So episode is an event, occurrence or recurrence of symptoms with ingr with increased severity from normal mood and usually require either medical intervention, referral treatment or alteration slash adjustment to existing maintenance treatment. Treatment can take the form of medication and or cancelling slash therapy. Example, if someone has mental health symptoms that require treatment, this is an episode. If they and if they return to the doctor several times to monitor the situation and also repeat prescriptions, this is the same single episode. If however they have a relapse or symptoms worsen and treatment needs to be changed or increased, then this constitutes a second episode. Similarly, if the applicant recovers and treatment stops and the applicant is fine but a later date symptoms return and they have to go back to the doctor to seek further advice.

[19 minutes 7 seconds][Customer] : OK, alright, well I just had a very stressful job. I'm a nurse, so when horrible things happen and I can't see if I just take a Valium and the doctor just gives me a script. So I have them there. So it's not like I'm thinking counselling or treatment or anything. It's just

I see really awful things at work.

[19 minutes 2 seconds][Agent] : This would be a separate episode. Yeah, that's very unfortunate.

[19 minutes 32 seconds][Customer] : That's alright.

[19 minutes 31 seconds][Agent] : I'm sorry about that, Georgina.

[19 minutes 34 seconds][Customer] : So it's not really like a treatment. I just take something to sleep when those things happen. You just put 1:00 to 2:00. That's fine.

[19 minutes 44 seconds][Agent] : One to two and is was it more than one episode or just the one episode or or two episodes?

[19 minutes 45 seconds][Customer] : Yeah, well, it's, it's just say one because it's just the same script every time.

[19 minutes 57 seconds][Agent] : No, yes, fair enough. That's OK.

[19 minutes 56 seconds][Customer] : And yeah, OK.

[19 minutes 59 seconds][Agent] : So and have you had symptoms or treatment for this condition within the last six months? Have you ever seriously contemplated or attempted suicide any illegal drug use, abusive 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?

[20 minutes 7 seconds][Customer] : No, no, no, no, no, no, no.

[20 minutes 35 seconds][Agent] : Thank you. Other than other than what you have already told me about In the past three years, have you sought medical advice or treatment by medical practitioners, special or specialists? Or are you waiting results for any medical tests or investigations such as but not limited to any surgeries, X-ray scans, blood tests or biopsy? Thank you. Other than what you've already told me about a contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks. The next section is in regards to medical to your in regards to your immediate family, which is your father, mother, brothers and sisters. To the best of your knowledge, have any of your immediate family, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington disease, or familial ophthalmomatous polyposis? 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?

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

[21 minutes 44 seconds][Agent] : Last questions for yourself to see to see how much of A dare you are. Other than one of events such as certificates and vouchers, do you engage in or tend to engage in any of the following aviation other than as a fare paying passenger on a recognized airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving, dependent 40 meters, cave or wreck diving or any other hazardous activity?

[22 minutes 8 seconds][Customer] : No worries.

[22 minutes 9 seconds][Agent] : That's good. Yeah.

[22 minutes 11 seconds][Customer] : No thanks.

[22 minutes 11 seconds][Agent] : I like my, I like my feet touching the ground as well. All right, so let's put that through and congratulations there. Georgina, you the application has gone through but you have not been declined, which is great news.

[22 minutes 29 seconds][Customer] : Mm, hmm.

[22 minutes 25 seconds][Agent] : Now, due to the cancer that you had 30 years ago, your application needs to be referred to the underwater for assessment.

[22 minutes 34 seconds][Customer] : OK, fair enough. Mm hmm.

[22 minutes 35 seconds][Agent] : OK, Now what we can do for you there, Georgina, is we collect your payment details. So other base be an account number, Visa, MasterCard, and you pick a day in the future where you'd like that first payment to come out on. That would gives the time for the underwriter to review this application. If you are successful, I can accept the application on your behalf. If there's no changes, if there is any changes, I'll give you a call, let you know also if there's any changes, I could also give you a call and then you know if they have any questions, any more questions as well. You happy to proceed?

[23 minutes 5 seconds][Customer] : OK Yep.

[23 minutes 7 seconds][Agent] : No worries. Now, what day would you like that first payment to

come out on?

[23 minutes 12 seconds][Customer] : No, I don't Ml. Well, you gotta wait. Is this after I'm accepted? Oh, OK. Any day is fine. Friday.

[23 minutes 17 seconds][Agent] : Yes, you choose the day for me this Friday. No worries. And would you like to use a BSP?

[23 minutes 30 seconds][Customer] : Yep. Visa.

[23 minutes 27 seconds][Agent] : And so this Friday, sorry the 22nd and would you like to use a BSP and account number or Visa or MasterCard and it's under your name, Georgina Morgan.

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

[23 minutes 39 seconds][Agent] : Thank you. So for security purposes, we'll obtain your card details. The call recording will stop and we'll recommend after we've collected your details.

[24 minutes 39 seconds][Customer] : The.

[24 minutes 46 seconds][Agent] : So please be advised the call recording is now resumed for quality and monitoring purposes. Now Georgina, while your application is being assessed, you will be called for accidental death, which pays out if death was due to a direct result of an accident. Cover under this loss until the insurer makes a decision on your application all 30 days from today, whichever is earlier. OK. And your e-mail address is gothefalcon@hotmail.com.

[25 minutes 6 seconds][Customer] : OK, Yeah.

[25 minutes 14 seconds][Agent] : So I'm just going to read a declaration and then send this off to the underwriter. Now, the commencement of your cover will be subject to final assessment by the insurer if the insurer approves cover without any changes. Are you happy for me to record your ACC, your acceptance of this policy now? And we'll send you all your policy doc, your policy information to your e-mail address and postal address.

[25 minutes 34 seconds][Customer] : Well, the question I was going to ask is if I go home and talk to my husband and he thinks I don't need 750, can I change it?

[25 minutes 42 seconds][Agent] : You could, you could always apply to reduce the cover.

[25 minutes 46 seconds][Customer] : Oh, you can.

[25 minutes 45 seconds][Agent] : So, yeah, so let's say you, because I know you've, you know, you call, you wanted the life insurance to help protect the family because the, you know, the you've got a young family, right? Let's say down the future, like, you know, they've all grown up. You don't need that amount of cover anymore as well. You could always apply to reduce the cover at later stage 2.

[26 minutes 4 seconds][Customer] : OK. Oh, OK.

[26 minutes 4 seconds][Agent] : So you do have that option available for you there, Georgina. OK.

[26 minutes 7 seconds][Customer] : All right then. OK. Yes. Well, I'm happy to go ahead.

[26 minutes 9 seconds][Agent] : Oh no worries and I'll just read you the declaration in the states here. Thank you Georgina Morgan it is important you understand the following information. Our last for agreement to these terms at the end and your policy will not be enforced unless you go to these terms in full. Family life covers issued by Hanover life rate by Australia Ltd who will be referred to as Hanover. Hanover has an arrangement with Greystar Financial Services whom are referred to as GFS trading as real insurance. The issue and arrange this insurance on its behalf. Hanover has relied upon the information you have provided when assessing your application. That includes information initially collected from you to provide a quote. However, I set a target market determination for this product, which describes type of consumers this product is designed for. Our distribution practices are consistent with this determination and can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you're going to.

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

[26 minutes 58 seconds][Agent] : Can you please confirm you have answered all of that questions in accordance with your duty will be made from time to time. Provide off this to you by the communication methods you are provided to us in relation to other products and services. By granting this declaration you can simply allow us to contact you for this purpose until you opt out. You can update this at any time by contacting us. We accept the cover pays a lump sum benefit out of the following. Georgina Morgan receives \$750,000 in the event of life insurance and a benefit is not paid in the event of suicide in the A benefit is not paid in the event of suicide in the 1st 30 months of the policy. Your premium for your first year of cover is \$78.70 cents per fortnight. Your

premium is a step premium which means to be calculated. Each policy anniversary will generally increase as you age. Sum insured will also increase automatically by 5% eachy and you can opt this eachy. Included in your premium is an amount payable to GFS of up to 65% to cover costs. Your payment will be debited from your credit card which you'll authorize the debit from and have provided to us. The policy documentation, PDS and FSU will be sent to you within 5 working days and if you have provided us with an e-mail address, your policy documentation will also be emailed to you. Today should carefully consider this document to ensure the product meets your needs. You have a 30 day calling off. During which you may cancel a policy and any premium you may have paid will be refunded to you in full unless you have lodge the claim. If you are placing an existing policy for Please Cover, we recommend they do not cancel that policy until received and reviewed our policy in full. The risks associated with replacing policies as a new policy may not be identical to existing cover and there may be other risks. You could see that depending on your circumstances. We have a complaints process which you can access any time by contacting us. Full details available online and in documentation we are sending you. Do you understand and go to declaration? I've just read you. And would you like any other information about the insurance now or would you like me to read any part of the PDS to you?

[28 minutes 42 seconds][Customer] : Yes, no.

[28 minutes 49 seconds][Agent] : You. That's all we sent through. Here's the thing though, Georgina, they will, they'll probably come back to me tomorrow with the, with the, umm, decision.

[28 minutes 58 seconds][Customer] : Yep.

[28 minutes 58 seconds][Agent] : Umm, I do have a feeling that they're gonna come back and ask me what stage of cancer it was.

[29 minutes 3 seconds][Customer] : Oh, so try and find that one.

[29 minutes 3 seconds][Agent] : So if you, yeah, if you can try and find what type, what's the stage it was, that'd be great.

[29 minutes 9 seconds][Customer] : OK then.

[29 minutes 10 seconds][Agent] : So if they do come back, you'd have it ready for me. They'll be,

they'll be amazing.

[29 minutes 13 seconds][Customer] : Alright, OK then. Alright then.

[29 minutes 15 seconds][Agent] : OK, no worries Georgina, it was a pleasure to speak with you.

Hope you have a lovely day. Take care.

[29 minutes 19 seconds][Customer] : OK, you too. Bye bye.

[29 minutes 20 seconds][Agent] : Bye, bye, bye.