

[2 seconds][Agent] : Hello, Grov, it's Lee calling back from real Insurance. How are you today?

[1 seconds][Customer] : Hello, good. How are you?

[8 seconds][Agent] : I'm very good as well. Thank you for asking. I was calling today in regards to the quote that we were looking at for the life insurance just to help rehash this each and benefits, see if we can get you approved for cover, but so that I can help into that for you. Can I confirm please your full name and date of birth?

[28 seconds][Customer] : 25th July 1982.

[30 seconds][Agent] : How may I help you today? Perfect then just Please note all our calls are recorded. Any advice I provide is generally made sure may not be suitable to your situation. Now I can see here UMM that previously we were giving you a quote for the 500,000 of life insurance UMM as well as the TPD at 500,000 totaling at \$102.72 per fortnight, correct? Does that sound correct for you?

[57 seconds][Customer] : That sounds correct. I have to see that way if I can get only TPD from somewhere because how much difference is going to make or if there is any offer going on which motivates me to join, you know, real income again and how sure your process of for any in if any, what is the process of anything happens. So I I don't know about I will have these few queries.

[1 minutes 31 seconds][Agent] : OK, well I know that I did send that out about a week ago so that you can have a look into if there was anyone that would offer DVD. So you didn't manage to find anyone?

[1 minutes 41 seconds][Customer] : Oh, no, because I was still trying, trying to see, but yeah, that's what was taking the time.

[1 minutes 52 seconds][Agent] : And.

[1 minutes 49 seconds][Customer] : But The thing is that like this thing, this insurance is, is there any offer going on at the moment or no?

[2 minutes][Agent] : Well, there's not an offer per SE, but there is a benefit built in called the Real Reward. We're after the first policy anniversary, so after your first 12 months of cover, you'll be refunded 10% of the premium you've paid as a thank you for being a loyal customer and holding

cover. So for yourself that would be a refund of \$267.07 that gets paid directly back to your account that you used to pay for the insurance.

[2 minutes 29 seconds][Customer] : OK, And I, I just thought I'll give it a try once and how, how, how smooth the process of real income is. I want to understand because I have a good and bad experiences in past with my car insurance. So some company like Alliance, they're very, very, they take lots of time, but budget direct. They're already prompt and they, they, that's what they do.

[2 minutes 56 seconds][Agent] : None.

[2 minutes 56 seconds][Customer] : So I want to know what is your, the process? If, uh, how smooth is your process?

[3 minutes 2 seconds][Agent] : OK, well of course our claims team is based here in Australia and is of course dedicated to working closely with your loved ones, an insurer to ensure that the process of axing your life insurance benefit amount is made simple and easy. So on average for the life insurance, we pay claims 10 days faster than the industry benchmarks. So with us at 70 days versus the industry benchmark of 80 days.

[3 minutes 24 seconds][Customer] : No, let's not talk about life insurance. What about the other? Like I have income protection and DPD 5 I have. And then, uh, how, what is the process? Like, uh, if somebody gets injured or got any sort of, uh, you know, physical or mental or any sort of serious, uh, uh, illness or anything, then uh, what he has to do? What is the process?

[3 minutes 47 seconds][Agent] : OK, so in terms of that, it'll be as simple as calling up our claims department to begin a claim, umm, that issue with the claims form and whatnot. I mean then yeah, so and then yeah, you'd supply our claims team with the claims form as well as well as supporting documentation. So that can be like something from a doctor, something like that. And again, the total and permanent disability, I can see you already have income protection with us. I'm an older policy, but the total and permanent disability that pays a lump sum benefit benefit in the event you suffer the loss of lean more sight or unable to work for a period of six consecutive months.

[4 minutes 30 seconds][Customer] : Independent existence. What is that?

[4 minutes 21 seconds][Agent] : And I'm not able to return to work in any field that you're

experienced, educated or trained or if you were to suffer losses in and in existence is when that claim would be OK? Let me see if I can find the definition for that for you. But that means basically it would essentially mean being able to live independently.

[4 minutes 45 seconds][Customer] : OK, being labeled to live independently.

[5 minutes 8 seconds][Agent] : So again, with that in mind, the 500,000 life insurance 500,000 TPD totaling \$102.72 per fortnight. Would that be affordable and suitable for you? Go rough.

[5 minutes 22 seconds][Customer] : That's \$272 only for life insurance and TPD, right?

[5 minutes 29 seconds][Agent] : So it's \$102.72 per fortnight and that's for life insurance and TPD.

[5 minutes 36 seconds][Customer] : OK. And I'm paying for income protection. How much? 200 something. So that will bring to around 300 something.

[5 minutes 42 seconds][Agent] : I'm OK. I'll double check what you've got for the income protection at the moment. OK. So I can see at the moment they're paying \$208.98 for the income protection per form at the moment.

[6 minutes 7 seconds][Customer] : And they what, what about the waiting period for PPE? How much is the waiting period?

[6 minutes 12 seconds][Agent] : So there's no waiting period for TPD. So that's cover would be in place straight away. So between.

[6 minutes 20 seconds][Customer] : OK, just you know, I know I'll sort out my budget. I have I have to know if my come next week I'm getting any sort of a new contract or anything, then I will able to, you know, sort out this issue rather than taking it and then later not able to pay the premium or TN it's just falls down. So but I want to be sure. So I want to give it a one at least one weeks more time like the next Friday.

[6 minutes 50 seconds][Agent] : OK, we can certainly give it one week's more time till next Friday. But in terms of this one, the next important step from here, it's going to make sure that you are eligible for the cover because of course in terms of this one, unfortunately not able to take out life insurance and PPD. So what we do is we take you through some simple health and lifestyle questions over the phone to make sure that you are eligible. So just to begin with, can I confirm

please a post code where you live and which town or suburb was that please?

[7 minutes 18 seconds][Customer] : 3977 This is in Melbourne Vic yes.

[7 minutes 29 seconds][Agent] : OK, and that's in Cranbourne W, is it perfect? And can I confirm the address there please? Perfect. And that's the same for your postal as well.

[7 minutes 37 seconds][Customer] : 16 LIANA Code Grand Monroe 3977 Yes.

[7 minutes 45 seconds][Agent] : I've got your best e-mail is kohligaurav044@gmail.com and best phone is 0403912766.

[7 minutes 53 seconds][Customer] : Yes, yes.

[8 minutes][Agent] : Perfect. So now that we've confirmed all that, what I'd do is just read a quick disclosure. Just ask for your understanding, agreements and just some simple health and lifestyle questions to make sure that you are eligible for the life insurance and TPD that one just reads. Please view where all calls are recorded for quality monitoring purposes. We collect your personal information to provide insurance quotes you should cover and other related services. We will share this with your insurer and make sure it's other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy towards the morning, including how to access and correct your information and lodge complaints about breaches of privacy. By proceeding, you understand that you're applying to purchase a life insurance policy and as 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. You provide honest, accurate and complete answers. You need to answer each question in full. Even you provide some information to us in any early discussions you've had. If you do not take a reasonable pay, you may breach your duty. If this happens, your insurer may be entitled cancel your policy, decline a claim, make adjustments to the terms and conditions of your policy. So Grov, do you understand and agree to your duty?

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

[9 minutes 9 seconds][Agent] : Perfect. So first question asks, have you been hospitalized for COVID-19 in the last 12 months or have you experienced any ingoing symptoms or complications associated with your COVID-19 infection in the last 30 days? Are you a citizen or permanent

resident of Australia or New Zealand?

[9 minutes 22 seconds][Customer] : No, Citizen?

[9 minutes 26 seconds][Agent] : Currently residing in Australia and residing in Australia.

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

[9 minutes 33 seconds][Agent] : Does your work require you to go on the ground? Work at heights above 20 meters started that's below 40 meters. Use explosives or travel queries. Experiencing war or civil unrest or work offshore.

[9 minutes 43 seconds][Customer] : No.

[9 minutes 44 seconds][Agent] : And the next sections in relation to your height and weight. So please worry that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system's not allowing to enter any proximate figures, words or height and weight ranges. But Gaurav, what is your exact height? OK. Is it definitely between 169 and 170 centimeter?

[9 minutes 59 seconds][Customer] : Around 159 centimeter or 170 centimeter, yeah, definitely means that you know, we just you measure it. So probably around that, maybe one or two centimeters can be up and down. You never know if you will go, you know, with age or something, you grow a bit more larger or taller than doing swimming too. So you never know.

[10 minutes 18 seconds][Agent] : OK, OK, well what was what was the last time you measured? So last time you measured was 169 centimeters, yes or no? OK, And what is your exact weight? 73 kilograms? OK so 7374 or 75 when you lost weight in 75 kilograms when you lost weight in And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[10 minutes 28 seconds][Customer] : Some people say that swimming, you grow uh, you know, your spine gets larger yeah roughly around one uh 69 centimeter yes I'm 7370 four 74475 yes 75 yes no.

[11 minutes 12 seconds][Agent] : To the best of your knowledge? Are you infected with are you in a high risk category for contracting HIV which causes AIDS?

[11 minutes 19 seconds][Customer] : No, no, I'm just checking my weight. I'm just checking my weight here.

[11 minutes 18 seconds][Agent] : Do you have definite plans to travel or reside outside of Australia IE booked or will be booking travel within the next 12 months OK.

[11 minutes 50 seconds][Customer] : It should be around 78.5 something.

[11 minutes 53 seconds][Agent] : So 78.5 kilograms, OK. So just to double check, based on your last measurements, you're happy with 169 centimeters and 78.5 kilos, is that correct?

[11 minutes 57 seconds][Customer] : Yes, Yes.

[12 minutes 9 seconds][Agent] : OK.

[12 minutes 17 seconds][Customer] : No.

[12 minutes 9 seconds][Agent] : And do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million And then the next sections in relation to your medical history. So it makes up most of the questions it asks. Have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following cancer tumor, more losses, including skin cancer, sunspots, Melanoma, or leukemia. Have you ever had an abnormal PSA test or an enlarged prostate?

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

[12 minutes 44 seconds][Agent] : Stroke, chest pain, palpitations, or heart conditions such as we're not limited to heart attack and angina or high blood pressure, 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 or bladder or pancreas. Epilepsy, murder, knowing disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Anxiety, depression or stress requiring medical treatment or any other mental health disorder.

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

[13 minutes 23 seconds][Agent] : Any illegal progress, Abuse of prescription medication 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.

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

[13 minutes 46 seconds][Agent] : Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue, syndromal fibromyalgia, gentle muscle pain, Ligament injuries including replacement or reconstructive surgery, osteoporosis or osteopenia, any defective here in your site of them which is corrected by glasses or contact lenses.

[13 minutes 58 seconds][Customer] : No, no, yes. I'm wearing glasses.

[14 minutes 10 seconds][Agent] : So all of them which is corrected by losses or contact lenses.

[14 minutes 14 seconds][Customer] : No.

[14 minutes 15 seconds][Agent] : And then 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? Or you're waiting results for any medical tests or investigations such as not limited to any surgeries, X-ray scans, blood tests, or biopsy of what you've already told me that he 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 during your working career required more than two consecutive weeks of work due to illness or injury?

[14 minutes 29 seconds][Customer] : No, no, no.

[14 minutes 48 seconds][Agent] : And then but the next two are just about your family history. So these are just asking about your mother, father and any brothers or sisters. So it's the best of your knowledge of any of your immediate family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial out of the modest polyposis. To the best of your knowledge of any of your immediate family suffering from cancer, heart condition, stroke or the heritage disease prior to age 60.

[15 minutes 5 seconds][Customer] : No, no.

[15 minutes 16 seconds][Agent] : And then last section, it's just about how much of A day that you are. So last several of them one off events, gift certificates or vouchers to engage in or intend to engage in any of the following aviation of when there's a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters,

cable or diving or whatever hazardous activity.

[15 minutes 38 seconds][Customer] : Hello.

[15 minutes 39 seconds][Agent] : And that's all the questions corrupt. So you're satisfied with the answers you've provided.

[15 minutes 45 seconds][Customer] : Yes, I am satisfied uh so uh my uh, my uh like uh, my more has passed away on the 6515 uh 60, so I have to uh, but she doesn't have any sort of these issues. What you are told telling me. So this is what I want to be clear about.

[16 minutes 4 seconds][Agent] : Sorry.

[16 minutes 6 seconds][Customer] : I'm telling my family don't have any types of, uh, issues, uh, what you are told me. So we we don't have these types of diseases what you have told me right now.

[16 minutes 17 seconds][Agent] : OK, very glad to hear. Well, today I'm very happy to let you know perhaps that you have been approved for the life insurance and TPD. You've had the best outcome possible because there's been no changes to your pricing or any all terms and conditions. So still the 500,000 life insurance \$35 a fortnight and 500,000 TPD 6772 per fortnight totaling at \$102.72 a fortnight for the life insurance and TPD. So you can grab from here of course. Certainly happy to just leave it with you for another week if you need to. But alternatively before if you have 1,000,000 cover, is it gonna decrease it?

[16 minutes 51 seconds][Customer] : Can you send me like I want to see because, because I, I, I want to see how much is the if I have a 1,000,000 coat, does it, is it going to decrease my opinion proportionately or no proportionately? I mean, say somebody has 500.

[17 minutes 16 seconds][Agent] : Oh OK. So it's generally it is pro rata. So you'll you'll find that doubling your cover is going to double the premium. So 1,000,000 of life insurance would be 6999 per fortnight and 1,000,000 of PPD would be \$135.45 a fortnight. So the total would be \$205.44 per fortnight if you had 1,000,000 of each.

[17 minutes 40 seconds][Customer] : Can you send me that color quote quotation as well? And I just keep both in mind.

[17 minutes 47 seconds][Agent] : OK. We can certainly send through both, but I know that in terms of this one, would you mostly be leaning towards the 500,000 or the 1,000,000?

[17 minutes 56 seconds][Customer] : Awesome. That's something I would be very clear in next one or two weeks. So I want to want to want to just make up my money.

[18 minutes 7 seconds][Agent] : OK. Well, the great thing with us is there are no locking contracts. So later on subject to eligibility, you can apply to increase or decrease your level of cover. But based on your current budget, would you be more so leaning to that 500,000 that we looked at?

[18 minutes 22 seconds][Customer] : That's something I would be clear next week because as I told you that I would be getting more and more, you know, work or something. I have to. I have to see that part.

[18 minutes 39 seconds][Agent] : OK. Well, we can certainly just get something sent out for you today if you prefer. But alternatively, again, there are no locking contracts you can apply that potentially increase it to the million later on subject to eligibility. If you did feel that 500,000 level was affordable and suitable, we're able to help provide you with some immediate cover and of course send out all the documentation for this policy as well, just in case you do provide you with a 30 day cooling off. So if you decide the policy is not suitable for you.

[19 minutes 6 seconds][Customer] : No, I don't want to get into that thing right now because again you know like I am not able to when I call and it's not OK. So I know there's a 30 days our cooling off here, but still I just want to want to be 100% sure and that's why I would be sure by now next week.

[19 minutes 29 seconds][Agent] : Alright, perfect. Well then as your cover has been fully approved, wanna do is e-mail your policy schedule for 500,000 of cover that's coming activation for the license TPD and I'll send you the 1,000,000 as well. And in terms of this one, if I give you a call back in one week, that'd be suitable would it?

[19 minutes 48 seconds][Customer] : Alright, thank you.

[19 minutes 50 seconds][Agent] : Alright, look forward to speaking to you then. Great.