

[15 seconds][Agent] : Hi, I'm and Dave, it's guy here calling from Real Insurance. How you going today?

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

[20 seconds][Agent] : That's good. Not too bad as well. Thanks for asking there. I'm just following up in relation to a previous conversation about the life insurance that you have with us. I just wanted to run you back through what we can find for you and see if we can help you out with the cover. Now I will just let you know all calls are recorded and any advice I provide is general in nature and may not be suitable to your situation there.

[47 seconds][Customer] : Mm, hmm.

[38 seconds][Agent] : OK now mate, the last time you spoke to us I can see you were waiting on some information there from our underwriter so we do get that back. Can I please have you confirm your full name and date of birth so I can read this out to you?

[55 seconds][Customer] : Yeah, it's among the same 19th of August 1993.

[57 seconds][Agent] : Yep, thanks Almond Dave and you are a male Australian resident is what we got stuck on, I'm pretty sure by reading these notes.

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

[1 minutes 5 seconds][Agent] : Umm, so uh, Hanover has confirmed uh, these uh, with the visa info provided, we're OK to allow you to apply for the real life cover with the residency exclusion to apply. So we can do the cover for you. We can apply for and see if we can get you approved, but there will be an exclusion around residency which I'll explain to you anyway when it pops up. Is that OK? Yep, it doesn't make any difference in your price either mate.

[1 minutes 6 seconds][Customer] : So mm, hmm, definitely.

[1 minutes 31 seconds][Agent] : OK, I think it'll just be along the lines if you stop living in Australia, umm, that the cover will just end and finish, if that makes sense.

[1 minutes 38 seconds][Customer] : Mm hmm.

[1 minutes 37 seconds][Agent] : OK, so it doesn't cost any extra for that. It's just an exclusion if you stop living here in Australia. All right now. Umm, in that regard, I'm going to put yes to male

Australian residency for you now because that's been approved by the underwriter to do so. You're all right for me to do that. Yep. And you go by Mr. your title. Yep. And I've got aharmanchima4889@gmail.com be your best e-mail.

[1 minutes 52 seconds][Customer] : Sure, yes, that's the one.

[2 minutes 4 seconds][Agent] : Thanks mate. And the number I've dialed you on today, is that your best phone number or 478077806?

[2 minutes 4 seconds][Customer] : Yep, Yep, Yep. That's the one.

[2 minutes 11 seconds][Agent] : Yep, thanks Alman. Dave, do you prefer for me to just to call you? Arman?

[2 minutes 16 seconds][Customer] : Please. That'd be great.

[2 minutes 16 seconds][Agent] : Yep, no worries mate. And ah and what, what's your current post code please?

[2 minutes 18 seconds][Customer] : Please 3029.

[2 minutes 24 seconds][Agent] : Suburb and straight address.

[2 minutes 31 seconds][Customer] : 32 Emma Dr.

[2 minutes 36 seconds][Agent] : Yep. Would that be the postal address for you as well mate?

[2 minutes 34 seconds][Customer] : E Double NA Drive Yes, that's the one.

[2 minutes 43 seconds][Agent] : OK, go on me there. Alright, so I'm just putting that in now. So I'm just going to take you through what this is about. We're going to get your price up and then I'm going to take you through your questions at the end.

[2 minutes 57 seconds][Customer] : Sure.

[2 minutes 56 seconds][Agent] : All right, we'll try and get you some cover in place today to get approved. So I'm in with the cover. It's designed to provide financial protection for your loved ones. The money will be paid out through a lump sum payment. If you were to pass away from there, the money will be paid in full to the beneficiaries of your choice. You can select up to five people as a beneficiary, uh, and that will allow you to allocate, umm, percentage of the money to each family member, to be honest, so they can all get their own amount of the money. Does that make sense?

Yeah. If you just want to choose one for now, that's fine, they'll get the whole amount. But, umm, you can, uh, call back at any time over the phone to us and apply to have your beneficiaries change over the phone anyway if you ever need to.

[3 minutes 24 seconds][Customer] : Yeah, Yep, sure.

[3 minutes 40 seconds][Agent] : OK, Now applying for this through the five to six minute. Yes, when I help the last all questionnaire, these questions determine if we can have you approved on what times we can offer the cover to you and your final pricing. If you get accepted. And once you decide to commence the policy, we will cover you immediately connected to any course straight away. So there's no waiting period to be served on that.

[4 minutes 2 seconds][Customer] : Alright.

[4 minutes][Agent] : OK Ah, I mean, the only thing that we won't cover is suicide in the first, ah, 13 month period. That's all OK, I know it's not nice to think about but suicide will be covered after holding the policy for the 1st 13 months.

[4 minutes 15 seconds][Customer] : Mm, hmm.

[4 minutes 14 seconds][Agent] : OK, well good now the second benefit will begin immediately too. It's the terminally ill advanced payment. So if you were diagnosed with 12 months or less to leave concerned by a medical practitioner, we will pay you out the claim in full while you're alive. So that way you can utilize the money in any way you see fit to help with things like medical costs, setting your family up, or even ticking off a bucket list. Does that make sense?

[4 minutes 37 seconds][Customer] : Mm, hmm.

[4 minutes 38 seconds][Agent] : Yep.

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

[4 minutes 38 seconds][Agent] : So it's there too. AH and then there's also a \$10,000 advance payment built into the cupboard of pay for things like funeral calls and final expenses. So your beneficiaries will be able to AH to request that when they claim if you have passed away. And AH, we do generally release the advance payment of \$10,000 within 24 to 48 hours for them as well. And that's provided that they've supplied the correct documentation when they make the claim

make. So as an example, I mean, we don't need a death certificate unless they can get one. We will accept. So I'm proof by preferring at that time that you've passed away. OK. Does that all make sense so far for you, mate?

[5 minutes 11 seconds][Customer] : OK, yes, that's all clear for now.

[5 minutes 16 seconds][Agent] : Cool. Do you have any questions at all?

[5 minutes 18 seconds][Customer] : No, it's all done so far.

[5 minutes 19 seconds][Agent] : All right, mate, let's let's check your pricing and whatnot. Let's see what we can form for you. We'll make sure it's affordable. Have you had a cigarette in the last 12 months?

[5 minutes 30 seconds][Customer] : Sorry. Do I have a cigarette?

[5 minutes 27 seconds][Agent] : Ahmed, have you had a cigarette in the last 12 months?

[5 minutes 36 seconds][Customer] : No.

[5 minutes 37 seconds][Agent] : OK, that will help us with your price. So it's very good now, Arman, having a think about your current situation, mate. So whether you've got a mortgage, a family, whatever it may be for you, the minimum covers 100,000. The maximum is 1,000,000 and we can go in the middle of that in 50,000. So I'm going to take you after we get the price up. How to change this over time subject to eligibility up or down with your cover. But for now, whatever you pick here is just to get the policy to start with. So currently how much cover do you think you would want to begin with? Half a million? Yep, that'll be that. I'll just give you the price for it and I'll explain how you how you can change it over time. OK, so 500,000 we can start on that amount for you today for if we get your approval, of course, for \$22.55 a fortnight. How does that sound? I can switch it to monthly. You prefer that? Yep.

[6 minutes 9 seconds][Customer] : OK, go for half a million so 5000 sure 49 OK 22 bucks and 44 bucks a month yes, please let's go for a monthly that's.

[6 minutes 41 seconds][Agent] : Yeah. There's there's no no difference in price anyway mate. For nightly, monthly, annually are your options for frequency of payment. They're all going to equal the same at the end of each year anyway, so that's just your comes down to your personal preference.

If we do monthly my, it'll be \$48 and \$0.87 a month. So just keep in mind there's 26 fortnights in the year. So when we consolidate it into 12 months it just works out a bit different.

[7 minutes 2 seconds][Customer] : Yep, Yep, Yep.

[7 minutes 3 seconds][Agent] : But it'll be the same at the end of each year. Is that suitable?

[7 minutes 6 seconds][Customer] : OK, is that the best 48 album?

[7 minutes 12 seconds][Agent] : That'll be for the 500,000, so \$48.87 a month. So that's based on your current age, gender, and spoken status.

[7 minutes 24 seconds][Customer] : OK, Yep, that'll do for now.

[7 minutes 26 seconds][Agent] : Yep. All good. Right, Let's just take a step back. I just want to teach you a few things so you know what you're doing. So over time, let's say you want to increase your color. OK, There's two ways to do this now. The first way is calling us back before you turn 65.

[7 minutes 44 seconds][Customer] : OK.

[7 minutes 44 seconds][Agent] : You need to be an Australian resident when you do this still, of course. So if you call back before 65, so long as you're still in Australian resident, you can ask to be reapproved through the health questions again. If you get reapproved again before that age, then you can simply look at your options to increase in your cover in large amounts in one go. OK, so you can see that subject to eligibility that way. The second way is automatic indexation Almond. So every 12 months we're going to send you a renewal. When you read them, there's going to be an indication of what your cover is going to be and how much is going to cost you in the next 12 month.

[8 minutes 16 seconds][Customer] : Thank you.

[8 minutes 16 seconds][Agent] : So when you have a look at that, you're going to say the premium is stepped. So you're going to say that there's going to be a general increase each year based on your age, but you're also going to say what the automatic indexation has done to it as well. Now, automatic indexation is what you control. So automatic indexation means each year your sum insured will automatically increase by 5% with associated increases in premium. So essentially you're going to be covered for a little bit more. If you let it happen that year, it'll cost you bit extra as well. Now the beauty about the automatic indexation, I mean is I like to look at as a positive because

it's the way that you can have small increases over time without having to get reapproved to your health questions again, OK? It's really just you rating the renewal. If you like what it says and you leave it, it will happen. If you don't like it for a particular year, 2 minute phone call to us to say, hey guys, thanks for the renewal. I'm going to opt out of the automatic indexation this year. Thanks. And that's it. OK.

[9 minutes 13 seconds][Customer] : OK.

[9 minutes 13 seconds][Agent] : So if you opt out in a particular year, your benefits going to stay the same as the year before, which is the coverage you have. And then you won't get that associated increase in your premium for that year. You'll only get the general increase based on your age for that particular year. Does that make sense? Yeah. And and you can opt out of the automatic indexation every single year I'm and up until the policy anniversary after your 75th birthday. So even if you're taking it off for a few years, you still have plenty of you to leave it on when you want it to be there. Does that make sense?

[9 minutes 28 seconds][Customer] : Yeah, yeah.

[9 minutes 43 seconds][Agent] : Cool. Now aside from all that, there's no expiry on this cover OK, So as soon as you get it between age 18 to 64, if you're an Australian resident, umm, that's where that will kick in. So as long as you're paying the premiums on time, you can actually hold this for as long as you want for your whole life if you want OK.

[9 minutes 59 seconds][Customer] : Mm, hmm.

[10 minutes][Agent] : Umm, there's no looking contract or exit fee though, so it doesn't cost anything to cancel it. So if you don't want it at a certain point, umm, again, there's no obligation to hold it. And umm, that's pretty much the gist of the cover, mate. Does that all make sense? Yeah. Now one other tip as well. You can apply to decrease this cover at any time, OK? If you decrease your cover, your payments will lower accordingly.

[10 minutes 16 seconds][Customer] : Yes, OK, OK.

[10 minutes 27 seconds][Agent] : Now that may not be, uh, you might not need to utilize that for a very long time, But when you get into your later years, like your 50s, sixties, 70s, you might turn

around and think, you know what? I've gotten rid of most of my debt. The kids are growing up and moved out. I'd be OK with a bit of less cover. And if you lower your cover, your payments lower accordingly. So it's still affordable in the long run. Does that make sense?

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

[10 minutes 47 seconds][Agent] : Yeah, easy. Umm, now I just want to show your premium protection for next year, mate.

[10 minutes 53 seconds][Customer] : Mm. Hmm.

[10 minutes 53 seconds][Agent] : So let's have a look at if you let it increase next year. OK, I want to look at that first. So it says I'm in deep. Singh, please be aware that all of our premium projections are indicative only and assume that you do not make any amendments to your cover. So as an example, if you do not decline indexation on your policy, the premium payable and you're following your cover will be \$51.31 a fortnight. Oh, actually, I'm gonna repay that. That's monthly \$51.31 a month. OK. Umm. And then what happens there is if that's, if you let your benefit go higher, so instead of 500 K, you'd be then covered for 525,000, right? So if you read that and you think you know what, I'm happy to say the 500,000 for another 12 months, again, that's where you call and opt out of it. So as an example, if you decline indexation on your policy instead on it, the premium payable in your following year of cover would be \$48.87 a month instead and then your benefiting that will remain the same as the \$500,000 of cover. OK, now my I'm just having a look here. If you are to opt out of the automatic indexation every year up until 2028, so if you even opt out in 2028, you'll be 34 that year, the monthly premium will still be at \$48.87 a month and your benefit will still be the 500 K OK.

[12 minutes 7 seconds][Customer] : OK, OK.

[12 minutes 10 seconds][Agent] : So again, it's up to you. I think the best thing to do is just read the renewals and you know, choose what you need at that time. You might need some increases here and there. Do you know what I mean?

[12 minutes 18 seconds][Customer] : Sure.

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

[12 minutes 18 seconds][Customer] : Yeah, yeah, yeah, sure.

[12 minutes 19 seconds][Agent] : Cool. So as an indication, if you make no changes to the policy, your premiums next year will be \$48.87 a month. And you can also find information about our premium structure on our website too.

[12 minutes 30 seconds][Customer] : Mm hmm.

[12 minutes 29 seconds][Agent] : OK, now we'll pay you some money back as well. It's called a real reward. So following your first policy anniversary date, we will refund you 10% of the premiums you've paid in that time as a thank you. So you'll get back \$58.64 to spend how you want after the first four months following the color. We're also going to send you a online free legal will valued at \$160.00 with your policy, so you can use that to organise a will. OK, all good mate. Now the next step is to take you through your questions. Let's have a look and check your eligibility and then we can talk about what we can offer you at the end.

[12 minutes 56 seconds][Customer] : OK, Sure, sure, sure.

[13 minutes 3 seconds][Agent] : OK, that will be there. Ah, I'm in. I'll need to read you a very quick message that outlines formally how we need to answer these together. Umm, but I just want to make it easy if you might. I'm happy if you just say yes or nose, umm, apart from height and weight. If you get stuck, uh, please tell me before you answer and I'll help you as best I can. Umm, I'm going to try and get you approved. No change.

[13 minutes 29 seconds][Customer] : OK.

[13 minutes 27 seconds][Agent] : OK, so it says here. Please be aware 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 Israelian 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 much complaints about breaches of privacy. By proceeding, you understand that you are 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 that you need to ensure 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 earlier discussions you'll have had. If you do not take reasonable care, you may breach your duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. Do you understand and agreed to your duty, Armin, Yes or no?

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

[14 minutes 24 seconds][Agent] : Thanks, mate. Have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Yes or no?

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

[14 minutes 32 seconds][Agent] : Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia? So we're going to put a no for that one. OK, So that was the one, that was the one in the e-mail that they were telling us about, OK.

[14 minutes 41 seconds][Customer] : OK, sure.

[14 minutes 46 seconds][Agent] : Is that OK to put a no there? Is that the correct answer? Yep. Then it says here, do you hold a current visa that entitles you to reside in Australia?

[14 minutes 49 seconds][Customer] : Yes, yes.

[14 minutes 56 seconds][Agent] : OK, so there is one change so far, but I'm hoping this is the only change that will happen again. It's not. It's not going to affect your price.

[15 minutes 2 seconds][Customer] : OK, alright.

[15 minutes 4 seconds][Agent] : OK, so it's just, it's just an exclusion. It says here it is hereby understood and agreed that cover will cease under this policy if the life insurance ceases to reside in Australia. Do you understand and agree to that exclusion, Armin? OK, man, no problems. Moving on. Does your work require you to go underground? Work at heights above 20 meters. Data that's below 40 meters. Use explosives. Or travel to areas experiencing war or civil unrest. Or work offshore.

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

[15 minutes 31 seconds][Agent] : Yes or no trouble for work.

[15 minutes 34 seconds][Customer] : 7 seven for what I drive truck.

[15 minutes 40 seconds][Agent] : Oh, do you travel? So that one's more traveling to areas experiencing war or civil unrest.

[15 minutes 45 seconds][Customer] : No, no. That that could be no.

[15 minutes 48 seconds][Agent] : That'll be enough. Let me go a bit slow with that one so I don't confuse you, mate. So let's go 1 by 1. You can just say yes or no to each one. OK.

[15 minutes 56 seconds][Customer] : OK.

[15 minutes 56 seconds][Agent] : Does your work require you to go underground?

[15 minutes 59 seconds][Customer] : No.

[15 minutes 59 seconds][Agent] : Work at heights above 20 meters?

[16 minutes 4 seconds][Customer] : Is that truck is bigger than 20? No, probably no.

[16 minutes 8 seconds][Agent] : Nope.

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

[16 minutes 9 seconds][Agent] : No, you're right mate. That's all good. Dive to that's below 40 meters. Use explosives, travel to areas experiencing war or civil unrest, or work offshore.

[16 minutes 9 seconds][Customer] : No, no, no, no, no.

[16 minutes 26 seconds][Agent] : OK, no worries mate. So that'll be a note for you. That was a note for the whole question. Is that OK? Yep. The next section is in relation to your heart and your weight. 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 how to weight ranges, so I'll break that in half for you. I mean, what is your exact height? Please mate, how tall are you? I can put that in.

[16 minutes 50 seconds][Customer] : I mean 6 feet, so it's 185. Just put 6 feet feet.

[16 minutes 56 seconds][Agent] : Yeah, I can actually put 6 feet. Is that what you are? Yep, that's fine. And what is your exact weight, please? I mean, what was the last time you weighed yourself, mate? Oh, sorry, you cut out a bit there.

[16 minutes 59 seconds][Customer] : Yes, last week I did 84.5.

[17 minutes 11 seconds][Agent] : I mean, 8084.5 kilograms.

[17 minutes 20 seconds][Customer] : I think I'm running out of exception.

[17 minutes 26 seconds][Agent] : OK. Yeah, I've got that. Yeah. So I've got 640 inches in height and 84.5 kilograms in weight the last time you weighed yourself. Is that right? OK, just let me know if I'm cutting out all right, I'll do the same for you. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months to the best of your knowledge? Are you infected with or are you in a high risk category for contracting HIV which causes AIDS?

[17 minutes 24 seconds][Customer] : It's 84.5 Yes No, no.

[17 minutes 58 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? Any purpose? So do you have definite plans to travel or reside outside of Australia, IE booked or will be booking travel within the next 12 months? And which country or countries do you intend to travel to or reside in Amman?

[18 minutes 8 seconds][Customer] : For what purpose or just to go yes, yes, yes, India.

[18 minutes 26 seconds][Agent] : Is that all for now?

[18 minutes 28 seconds][Customer] : Is that also now? Yeah.

[18 minutes 30 seconds][Agent] : Yeah, that is, yeah, that's fine. Uh, when you travel to India, will you be overseas for longer than longer than three consecutive months? OK, that's fine. No change on that. OK. Uh, do you have existing life insurance policies with other life insurance companies with the combined total sum is short of more than \$5 million. Have you ever had symptoms of being diagnosed with or treated for or intended state medical advice any of the following cancer tumor, mobile cyst, including skin cancer, sunspots, Melanoma or leukaemia? Have you ever had an abnormal PSA test or an enlarged prostate, a stroke, chest pain, palpitations or heart conditions such as the not limited to heart attack and angina or high blood pressure, high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting?

[18 minutes 38 seconds][Customer] : No, OK, No, no, no, no, no, no.

[19 minutes 25 seconds][Agent] : Diabetes, raised blood sugar, impaired glucose, tolerant or impaired fasting glucose, Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or

pancreas. Epilepsy, motor neurone disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Anxiety, depression or stress requiring medical treatment or any other or any other mental health disorder. Any illegal drug use, abusive prescription medication or saved medical advice or counseling for alcohol consumption. Disorder of the kidney or bladder, blood disorder or disease. Asthma or other spiritual disorder, excluding child with asthma.

[19 minutes 36 seconds][Customer] : No, no, no, no, no, no, no, no.

[20 minutes 12 seconds][Agent] : And other than what you have already told me about in the past three years, have you saw medical advice or treatment by a medical practitioner or specialist? Well, I will wait some results for any medical tests or investigations such as the not limited to any surgeries, X-rays, scans, blood tests or biopsy.

[20 minutes 30 seconds][Customer] : I did the X-ray.

[20 minutes 32 seconds][Agent] : Yeah. What was the X-ray for?

[20 minutes 35 seconds][Customer] : I did the X-ray and you can say that surgery that was for lipoma.

[20 minutes 42 seconds][Agent] : So I say that you're cutting out a bit there mate. So when I put a yes to that, it says what condition required the medical examination or advice. So what? Why did you get the X-ray for?

[20 minutes 51 seconds][Customer] : Lipoma, you know the Li, it's lipoma. So LIPOMA, can you hear me?

[20 minutes 54 seconds][Agent] : So I can't, Yeah.

[21 minutes 7 seconds][Customer] : LIPOMA. So it's a lipoma.

[21 minutes 5 seconds][Agent] : So are you saying LYLI my perma? What's that?

[21 minutes 15 seconds][Customer] : It's like a, a, what's it called? A bloody, I don't know how to describe it. It's like a bit of the fat tissue that go in your skin. It's not a cancer or it's not a, uh, tumor being tested for that. And it's not that. It's just, uh, like a fad cell there. I don't know, you can just a bit of search it and maybe that's it easier to describe.

[21 minutes 43 seconds][Agent] : Yeah, let me.

[21 minutes 43 seconds][Customer] : It's like a fad and goes into the little bowl like turn into that.

[21 minutes 49 seconds][Agent] : So is it.

[21 minutes 48 seconds][Customer] : So and where is it from?

[21 minutes 49 seconds][Agent] : Where was it from all that? What? What part of the body?

[21 minutes 57 seconds][Customer] : It's in my arm or in the back? In my arms and the back open.

[21 minutes 59 seconds][Agent] : In your arm, The back of the arm, your arm in your back. OK.

[22 minutes 6 seconds][Customer] : So there are tiny bit tiny tiny. I don't know what the **** is. I got no medical for that yet in the world.

[22 minutes 16 seconds][Agent] : But I haven't had anything like that in the world.

[22 minutes 19 seconds][Customer] : No, it's like a no Med. Uh, there's a no medicine for that and uh, no injection or nothing. There's no treatment for that.

[22 minutes 27 seconds][Agent] : Is it cancerous?

[22 minutes 29 seconds][Customer] : It's not cancer.

[22 minutes 30 seconds][Agent] : It's not.

[22 minutes 30 seconds][Customer] : Umm, it's not cancer.

[22 minutes 33 seconds][Agent] : OK, bear with me there. So Lipoma. LIPOMA by Palmer.

[22 minutes 37 seconds][Customer] : So lymphoma, yeah, yeah.

[23 minutes 2 seconds][Agent] : Umm, and did you get them cut out OK?

[23 minutes 5 seconds][Customer] : Uh, yes, I, I, I removed them somewhere from my arm because there was a, a bit of big, I concerned. That's why I did the X-ray and the MRI for that. Uh, they said there's no harm this to your body, but you can just remove that for a cosmetic reason.

[23 minutes 15 seconds][Agent] : Yeah, OK.

[23 minutes 22 seconds][Customer] : So that's why you remove them on, yes?

[23 minutes 27 seconds][Agent] : Umm, OK. And would you call some as like a umm like a cyst?

[23 minutes 41 seconds][Customer] : Like what? Like this?

[23 minutes 42 seconds][Agent] : Like would you cost it like a cyst? Because I've I've looked it up it says lymphomas are benign non cancerous fatty lumps that are quite common. The palmers can

appear anywhere where you have fat cells.

[23 minutes 55 seconds][Customer] : Yep.

[23 minutes 53 seconds][Agent] : The most common grow in the neck, chest, back, shoulders, arms and thighs. Umm, So what would you cost them as like a cyst or Oh, actually hang on a SEC. The Palmer is a fatty tumor located just below the skin. So it's a tumor family there. Just give me one SEC. We can put that in the application, but I don't think it'll be a problem.

[23 minutes 56 seconds][Customer] : Yep, sure, Yep.

[24 minutes 17 seconds][Agent] : So it just says here, have you?

[24 minutes 18 seconds][Customer] : It's not OK.

[24 minutes 20 seconds][Agent] : Yeah, yeah, I think we can fit it in here. Sorry.

[24 minutes 23 seconds][Customer] : OK.

[24 minutes 24 seconds][Agent] : Is it, is that what it is like? Well, it says here at the Mayo Clinic, like I'm just looking on Google, it says a lymphoma is a fatty tumor located just below the skin. Does that sound right?

[24 minutes 34 seconds][Customer] : That's the one, Yeah. The the in your skin. That's not inside your body. Not on top of your body.

[24 minutes 35 seconds][Agent] : Yeah, but just in the skin.

[24 minutes 39 seconds][Customer] : They are in the skin.

[24 minutes 41 seconds][Agent] : All right. Would you class it as a tumor? So it doesn't have to be like it does?

[24 minutes 41 seconds][Customer] : Yes, you can, like. Yeah, but the doctor don't consider him as a tumor. They just call him a Freddy lump.

[24 minutes 47 seconds][Agent] : Like when you, when I say tumor, it doesn't mean it's always harmful, but like, that's what it's saying on, OK, right.

[24 minutes 59 seconds][Customer] : But if it's the Google says that, I don't know. So I just have a condition of like four months, if that makes sense.

[25 minutes 6 seconds][Agent] : Yeah. Umm, alright. Hmm. OK. I think we're just, uh, actually just

give me one SEC Matt, because I'm just trying to make this as simple as possible for you. OK.

[25 minutes 18 seconds][Customer] : Sure.

[25 minutes 18 seconds][Agent] : Umm, I won't be too long. Bear with me there.

[25 minutes 20 seconds][Customer] : No one. No one.

[27 minutes 55 seconds][Agent] : Thanks so much for holding there mate.

[27 minutes 57 seconds][Customer] : No worries.

[27 minutes 57 seconds][Agent] : What we're going to do is just write write this out. I'll have to refer it off, but I think you should be OK.

[28 minutes 3 seconds][Customer] : Sure.

[28 minutes 1 seconds][Agent] : So my primer, I'll just put that down so it just where it says what condition require the medical examination or advice Tell me there. So I'm just checking this to see if it's here. No, it's not. Umm, so did what did they say to you? It was, did they say it was like a cyst or a tumor or, or a mole? And what, what did they say it was?

[28 minutes 30 seconds][Customer] : It's pretty complicated. They just calling up for the bloody fat. I don't know.

[28 minutes 38 seconds][Agent] : So did they? Like, if they didn't say that's fine, but if they did say it was like a cyst or a tumor or something else, we might be able to fit it in the application. Umm, do you know, do you remember them ever saying anything like that?

[28 minutes 36 seconds][Customer] : They they they don't call it humor, to be honest.

[28 minutes 56 seconds][Agent] : Yep.

[28 minutes 56 seconds][Customer] : They just said like Freddy, Freddy Tissue or I don't know, something like that.

[29 minutes 3 seconds][Agent] : Alright man, no worries.

[29 minutes 7 seconds][Customer] : Sure. Yeah, that's what I wanted.

[29 minutes 4 seconds][Agent] : Well, maybe we'll just make sure we're doing the right thing and ticking all the boxes off because I've had a look at this list here. I've got a big list, but I can't find anything to do with that on there. That's all. Alright, so alright, just give me one SEC. So when did it

occur? When did you first find out about it?

[29 minutes 17 seconds][Customer] : OK, it's been a couple of years. There was a tiny, tiny bit, but on the time they just grown big, some of them.

[29 minutes 41 seconds][Agent] : So. So how many that I just need a rough estimate. So how, when did you first find out about them?

[29 minutes 37 seconds][Customer] : So I just removed them from my, let's just say in 2020.

[29 minutes 53 seconds][Agent] : Yeah, it's alright.

[29 minutes 55 seconds][Customer] : Yep.

[29 minutes 55 seconds][Agent] : And then it just says, uh, so that's all for that section. It's just that was an easy 1.

[30 minutes][Customer] : OK.

[30 minutes][Agent] : So I just put client. It says when did it occur? I'll just put client first download about the the lipomas in 2020. Umm, then it This is why we're going to write out a bit of a story. We can keep this short and sway just real factual because that this is what they're going to raid to assess you.

[30 minutes 15 seconds][Customer] : Sure, sure. OK.

[30 minutes 16 seconds][Agent] : I think it should be OK at the end of the day, mate, because it's kind of just like the system, the tumors and stuff on this list, but just because it wasn't there, it's better to write it out. So I umm, it says here, please provide details of medical tests, for example, examination, X-ray scans, blood tests or biopsy, including dates and results. Umm, so but how do you want me to start this off? Do you just want me to say like clients noticed, umm, a few fatty lumps on his arm?

[30 minutes 49 seconds][Customer] : OK, Yeah.

[30 minutes 49 seconds][Agent] : Did you first find them on your arm or your back? On your arm? So client noticed a few fatty lumps on his arm. Where? Whereabouts? On his arm? On your arm. OK, Yep. So client noticed a few fatty lumps on his arm. I'm putting brackets on top of his. Was it left or right on both? Umm on top of top of his hands and the lower his elbows on both arms?

[30 minutes 52 seconds][Customer] : Oh, no, probably like the on top of the hand is on top of on that part under the elbow on that section on a boat, Yeah.

[31 minutes 30 seconds][Agent] : Umm and you went to a JP to just say what they were? Umm, when you went to the JPA, did they notice them on your back as well? OK, so I'll put one client, went to the GP to have them looked at, uh, they found just one on your back, uh, umm, a few tiny web primers on clients. Was it your upper back?

[31 minutes 36 seconds][Customer] : Yes, uh, there was yes, a tiny 1 no, a couple of a lower back.

[32 minutes 12 seconds][Agent] : Uh, clients lower back as well? Umm, is the JP then refer you off to get it removed?

[32 minutes 23 seconds][Customer] : They, they told me there's a no need to be removed because it's not a harmful to the body, but it's totally uh, up to me if I want to remove it. Umm because they don't really recommended to remove it, it's up to the 1st and when I remove it for a cosmetic reason. So in the in the time they got bigger so I removed them out.

[32 minutes 32 seconds][Agent] : OK, OK, so I'll put the JP told client they are not of any risk and that removal would be up to the clients. Is that right? Yeah, Umm, and then over when, when did you get them removed? Last year.

[32 minutes 59 seconds][Customer] : Yes, I removed them in India last year yes, but there wasn't removed repair there. There isn't no need to it so.

[33 minutes 10 seconds][Agent] : OK, umm, Yep, Yep. So what, what I'll do is I'll just put, uh, clients, umm opted to have all of the lifetime is removed in 2000 and 23 due to the size growing and then size of the lumps growing. And then, all right, obviously they, they assess them after they removed them, would they open on?

[33 minutes 52 seconds][Customer] : Yeah, they did it.

[33 minutes 53 seconds][Agent] : Yep. So results after removal of all lipomas were non cancerous and benign. Is that OK? All right, no worries. Uh, is any further investigational treatment planned, and if so, when?

[34 minutes 7 seconds][Customer] : Yeah, that's all. I still have that tiny one in case, uh, in, up in the

ears in the time. If they've grown up, the only, uh, treatment is to remove them. Otherwise just leave it in the as it is.

[34 minutes 35 seconds][Agent] : OK.

[34 minutes 40 seconds][Customer] : Like I still have some, uh, tiny 1.

[34 minutes 35 seconds][Agent] : So like you've still got one on your ear tiny by primers. Where do you have them?

[34 minutes 48 seconds][Customer] : Oh, same. Same spot on my arm and the back. I just removed the big one on my arm and leave the tiny one because they don't. They don't. You can't see them. So I just leave it as it is.

[35 minutes 3 seconds][Agent] : OK. And they've been classed as benign as well, right.

[35 minutes 13 seconds][Customer] : Yeah, the same.

[35 minutes 14 seconds][Agent] : All right. So our client still has some tiny repayments on arms and back, client just removed the bigger ones as the little ones are not noticeable or dangerous in brackets benign And is any further investigational treatment plan if so when?

[35 minutes 27 seconds][Customer] : Yeah, No, no needed. That's what they're saying.

[35 minutes 33 seconds][Agent] : No, no, OK, that's fine. So I just put a note and and then it just says please advise if a full recovery has been made. So you made a full recovery from the ones that were moved. OK, that's fine. That's all for that. Is that all for that that question?

[35 minutes 43 seconds][Customer] : Yes, that's all.

[35 minutes 55 seconds][Agent] : Yeah.

[35 minutes 55 seconds][Customer] : That's all. Yeah.

[35 minutes 56 seconds][Agent] : All right, man, I'll fill that out. The next one says, other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? And 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 adenomatous polyposis?

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

[36 minutes 20 seconds][Agent] : And to the best of your knowledge, have any of your immediate family suffer from cancer, heart condition, stroke or other hereditary disease prior to age 60 And other than one off events almond umm such as like a gift certificate or vouchers for example? Mate, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, Motor racing, parachuting, mountaineering up sailing, scuba diving deeper than 40 meters, cable work, diving or any other hazardous activity?

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

[36 minutes 52 seconds][Agent] : OK, no worries mate. OK, so we do need to, in reference to your health and lifestyle answers, we do need to refer, umm, your application needs to be referred to the underwriter for assessment.

[37 minutes 8 seconds][Customer] : Sure.

[37 minutes 6 seconds][Agent] : So it's everything else was good.

[37 minutes 9 seconds][Customer] : Yep.

[37 minutes 9 seconds][Agent] : Umm you actually did pretty well through the applications.

[37 minutes 16 seconds][Customer] : Sure.

[37 minutes 11 seconds][Agent] : I mean, the only change that has popped up is the exclusion already at the start for residency. So you already across that. Umm and then they're just going to read through the information I wrote out for the lipomas, OK.

[37 minutes 23 seconds][Customer] : Mm Hmm.

[37 minutes 24 seconds][Agent] : And then they'll just come back to me and say yes or no for you.

[37 minutes 24 seconds][Customer] : OK, Sure, sure. Sure.

[37 minutes 27 seconds][Agent] : OK, I don't think it should be a problem because they're all benign.

[37 minutes 30 seconds][Customer] : Yep.

[37 minutes 30 seconds][Agent] : So, umm, but obviously we'll just wait and see for them. Umm, while your application is being assessed, you'll be covered for accidental death, which pays out if death is due to a direct result of an accident. Cover under this license until the insurer makes a decision on your application or 30 days from today, whichever is earlier for you. Umm, what I can do

is collect some payment details down from you mate. I'll read you a declaration so that I can go and get this assessed by the underwriter. Umm the commencement of your cover will be subject to final assessment by the insurer, of course. So as an example, if the insurer approves your cover without any further changes, are you happy for me to record order acceptance of the policy and we will send all of your policy information to your e-mail and postal address?

[37 minutes 41 seconds][Customer] : OK, Mm, hmm. Umm, yes. But uh, I've got a question.

[38 minutes 15 seconds][Agent] : Sure.

[38 minutes 16 seconds][Customer] : Umm, does it like, uh, cover for if you died at the workplace or anywhere like the red? The red cover for if I died on the work as well?

[38 minutes 30 seconds][Agent] : This will cover you for death due to any cause mate. Yeah. So it doesn't matter where you die. This covers like as I mentioned, it's immediate cover for death due to any cause except for suicide in the 1st 13 months.

[38 minutes 44 seconds][Customer] : And doesn't matter if it's in Australia or anywhere else in the world.

[38 minutes 48 seconds][Agent] : Yeah, for you like see how you're, you're living in Australia right now. So you're in Australian residency like you're an Australian resident. So if you when you travel to India, you're only going for a holiday. Do you know what I mean? So you're going to be covered worldwide 24/7 for spoken about so long as you're still in Australian resident living in Australia. Does that make sense?

[38 minutes 55 seconds][Customer] : OK, Yeah, yes, yes, yes. I want it, Yeah.

[39 minutes 11 seconds][Agent] : Yeah, it's only if you as, as I said, with this exclusion, it is hereby understood and agree that cover will cease under this policy if the life insured ceases to reside in Australia. But if you're you're living here right now as an Australian resident, right.

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

[39 minutes 25 seconds][Agent] : So if you just go overseas for a holiday, you'll be covered worldwide 24/7.

[39 minutes 31 seconds][Customer] : Mm. Hmm. OK.

[39 minutes 29 seconds][Agent] : Folks spoken about OK, because you're coming back to live here, you're only going for a holiday.

[39 minutes 34 seconds][Customer] : Yep. Yep.

[39 minutes 34 seconds][Agent] : But if there's a point where you leave Australia permanently and you saw it residing somewhere else and that's where the cover is going to cease. Yeah. Does that make sense?

[39 minutes 41 seconds][Customer] : OK, yes.

[39 minutes 44 seconds][Agent] : Yep.

[39 minutes 44 seconds][Customer] : Not right now.

[39 minutes 44 seconds][Agent] : Yep. Cool. So, yeah, it doesn't matter where you are, as long as you're an Australian resident living in Australia still, for what we've spoken about today, you'll be covered worldwide 24/7. Yep.

[39 minutes 50 seconds][Customer] : Yeah, OK.

[39 minutes 53 seconds][Agent] : That's how it works. But you're across the exclusion, right? You understand that? Yeah. OK. Did that answer your question?

[39 minutes 58 seconds][Customer] : Yes, Yes it is. Thank you.

[40 minutes 2 seconds][Agent] : Easy man, you're right. Umm. So yeah, as I mentioned, we'll collect some payment details down, I'll finish everything off for you.

[40 minutes 17 seconds][Customer] : Yep, sure.

[40 minutes 8 seconds][Agent] : Umm, as I mentioned, if they come back to me and there's no other changes apart from that one exclusion we've already covered, umm, like I've read out for you, I can accept it on your behalf and just have you immediately covered from there, and all your information will be sent straight to e-mail and postal address for you to review in your own time.

[40 minutes 28 seconds][Customer] : Yes, please.

[40 minutes 24 seconds][Agent] : Are you alright for me to do that If they do approve you with no extra change, Yep, sure.

[40 minutes 29 seconds][Customer] : And I got one more question in that mean question did you ask

for you asked me for a small, you asked me for alcohol, right?

[40 minutes 38 seconds][Agent] : The alcohol questions about So the, the alcohol question says any illegal drug use, abusive prescription medication or receives medical advice or counselling for alcohol consumption.

[40 minutes 48 seconds][Customer] : Yeah, counseling and stuff.

[40 minutes 50 seconds][Agent] : Yeah. So that would be a no for that whole question.

[40 minutes 49 seconds][Customer] : No, because I yeah, I'm not having any counseling or anything. No medicine required, but I do drink occasionally.

[40 minutes 55 seconds][Agent] : Oh, that's fine. That that's OK.

[41 minutes][Customer] : Yeah. Yeah.

[41 minutes][Agent] : Yeah.

[41 minutes 1 seconds][Customer] : That's OK. That. Yeah. Yeah.

[41 minutes 2 seconds][Agent] : This this one's more about like the people that have like, because you obviously you just do it casually, right? Like a normal person.

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

[41 minutes 8 seconds][Agent] : Umm, yeah. That that one's more for people that have got like, addiction.

[41 minutes 12 seconds][Customer] : Sure.

[41 minutes 12 seconds][Agent] : Yeah.

[41 minutes 13 seconds][Customer] : That's that's all for you for now. Thank you very much.

[41 minutes 13 seconds][Agent] : So, yeah, that's all I meant. So just to read for that one. Any illegal drug use, abusive prescription medication or receive medical advice or counseling to alcohol consumption, that would be a clear no. OK, so the answer would be a no, right?

[41 minutes 24 seconds][Customer] : No, Yes, it's a no. Yes.

[41 minutes 29 seconds][Agent] : Yeah, OK man, that's fine.

[41 minutes 38 seconds][Customer] : OK, sure.

[41 minutes 31 seconds][Agent] : Umm, with the, with the, uh, payments as well, You can actually

choose when you want the first payment to be umm, doesn't need to be straight away. So I'll, I'll let you choose that day in a second.

[41 minutes 42 seconds][Customer] : Mm hmm.

[41 minutes 41 seconds][Agent] : Umm, please read through all the documents when you get them. Umm, take your time with it, we're going to give you a 30 day cling off. Anyway, am I? OK, so if you decide it's not suitable, if you cancel within those 30 days, we'll give you a full refund of the premium unless you make a claim in that time, right?

[41 minutes 51 seconds][Customer] : OK, sure.

[41 minutes 57 seconds][Agent] : So umm, don't be afraid to give us a call back. We're at Monday to Fridays from 8:00 AM to 8:00 PM NSW time to help you anyway. OK, Umm, what day did you want the first payment to be?

[42 minutes 4 seconds][Customer] : OK, what's today?

[42 minutes 12 seconds][Agent] : Today's the 7th, uh, Wednesday.

[42 minutes 15 seconds][Customer] : Friday should be right.

[42 minutes 14 seconds][Agent] : Uh, do you want this Friday or?

[42 minutes 21 seconds][Customer] : Yeah, that's right.

[42 minutes 22 seconds][Agent] : Yeah, Alright mate, we should get the results back by tomorrow.

[42 minutes 24 seconds][Customer] : Yes, we get the thought right. Yeah. OK.

[42 minutes 26 seconds][Agent] : Yeah, we should get, we should get the results back by tomorrow anyway. Normally if I'm doing a referral like I'm doing for you, I usually not do it the same day or the next day or like normally give it a bit of a buffer in case it takes a while to get back to me. But yours is simple. That should get back to me, umm, by the time I start work tomorrow. Do you know what I mean? So.

[42 minutes 42 seconds][Customer] : Yes, Yes.

[42 minutes 43 seconds][Agent] : So yeah, if not, look, I finished 10 minutes, uh, 20 minutes ago.

[42 minutes 49 seconds][Customer] : Mm. Hmm.

[42 minutes 47 seconds][Agent] : But like, they might even message me back on the way home and

I can just jump on the computer at home and finish it for you. Do you know what I mean?

[42 minutes 53 seconds][Customer] : OK. Yep. Yep. Yep.

[42 minutes 54 seconds][Agent] : Umm, but yeah, I'm, I'm, I'm sure worst case they'll, they'll get back to me as I start tomorrow. I start at 12 in the day tomorrow. So I'm sure that the result will be straight there for me when I start. All right. Umm, but yeah, the, the Friday's fine. We'll give that day. So, umm, the 9th of August 2024 be your first collection of payment. It will then happen every month after on the 9th unless you tell us otherwise. Is that OK?

[43 minutes 2 seconds][Customer] : OK, OK, sure, OK, sure, sure.

[43 minutes 16 seconds][Agent] : And that's for \$48.87 a month for \$500,000 of probably happy to proceed with that amount.

[43 minutes 22 seconds][Customer] : Yes, please.

[43 minutes 23 seconds][Agent] : All right, ma'am, umm, did you want to nominate down the savings or check account for payments to start on the 9th of August?

[43 minutes 29 seconds][Customer] : On a savings, do you have a bank card or the bank details?

[43 minutes 31 seconds][Agent] : Savings will, that's up to you. Umm, if you want to do a Visa or MasterCard, I can do that.

[43 minutes 34 seconds][Customer] : I have the MasterCard.

[43 minutes 40 seconds][Agent] : Yeah. There's no extra charge for a card, mate. That's fine. Tell me that. So it just says for security purposes, while obtaining your card's details, the call recording will stop and we'll recommend to us. We're approaching your details, OK.

[43 minutes 53 seconds][Customer] : Chill. The. None.

[45 minutes 17 seconds][Agent] : I'm in, I just need to read you a quick message here. There will be there. Sorry mate, it won't be too long. It's just taking a little bit to load today. So it just says. Please be advised that the call recording is now resumed for quality and monitoring purposes. Umm, so the declaration might umm, this takes maybe two or three minutes. Let me know if you want me to repeat anything. So the last thing I need to do for you, I'm happy to stop and umm, I just need a yes or no for a couple of questions throughout.

[45 minutes 47 seconds][Customer] : OK, sure.

[45 minutes 53 seconds][Agent] : OK, umm, and then I'll be able to send this straight off and get it reviewed. All right, so and says here. Thank you. Amandeep Singh, it is important you understand the following information. I'll last your agreement to these terms at the end and your policy will not be enforced to upgraded these terms in full Family life coverage issued by Hanover Life RA of Australasia Limited and we will refer to this handover. Hanover has an arrangement with Grainstone Financial Services, whom I will refer to as GFS Trading is Real Insurance Station and arrange this insurance on his behalf and relies upon the accuracy of the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. Hanover has set a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty, yes or no?

[46 minutes 45 seconds][Customer] : Yeah.

[46 minutes 45 seconds][Agent] : Now we may from time to time provide off this TVD communication method you have provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. They said they cover pays a lump sum benefit amount of I'm endeavouring receives \$500,000 in the event of life insurance. A benefit is not paid in the event of suicide In the 1st 13 months of the policy. In addition to the standard exclusions contained within the PDS, the following exclusion supply for I'm endearcing life insurance. It is hereby understood in the query that cover will cease under this policy if the life insurance thesis to reside in Australia. By granted this declaration you agree to any non standard exclusions or learnings placed on your policy and you understand that will remain in place for the last of policy. You may request that any of these alternative terms to be reviewed at any time by calling us. Your premium for your first year of cover is \$48.87 per month. Your premium is steps which means it will be calculated at each policy

anniversary and will generally increase as you age. Your sum insurer will also increase automatically by 5% each year and you can opt out of this each year included in your premiums and amount payable to GFS of up to 65 5% to cover costs. Your premium will be debited from your credit card which will authorise the debit form and have provided to us the policy documentation. PDS and FST will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the products meet your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing cover. We recommend that you not cancel any existing policy. If you have received and reviewed our policy in full, we have a complaints process which you can access it anytime by contacting us. Full details are available online and in the documentation we are sending you. Do you understand and agree with the declaration? Yes or no?

[48 minutes 27 seconds][Customer] : Yes, yes.

[48 minutes 28 seconds][Agent] : Thanks mate. Thanks mate. Would you like any other information or would you like me to read any part of the PDS to while we still have this page up on them?

[48 minutes 36 seconds][Customer] : No, it's OK. Thank you.

[48 minutes 37 seconds][Agent] : OK I just want to give you a tip as well. So how would the exclusion you go if you if things change few over time? So let's say you become a permanent resident of Australia and you're residing in Australia or you end up getting your citizenship in Australia and you still reside in Australia. Umm call back and just say guys, when I first applied, this is my circumstances that now I'm either a permanent resident of Australia living in Australia or a citizen of Australia living in Australia. Can I apply to have that exclusion reviewed? OK, so if you do that, they may possibly take that exclusion off for you once you are a permanent residential citizen of Australia living in Australia. Does that make sense? Yep. So it wouldn't hurt to ask. So if you ever do get to that point, just make sure you ask about it, OK?

[49 minutes 17 seconds][Customer] : Yeah, yes, sure.

[49 minutes 25 seconds][Agent] : All good mate. Umm, all right. And don't forget, if there's no changes, I'll accept it on your behalf. All I need to give you a call, you receive your information through your e-mail and your postal address and you'll be immediately covered from when I accept it for your fault we've spoken about. Is that all OK? Yep, I'm still keeping that in ear out for me anyway. I doubt they'll ask me an extra question, but if they do, I need to speak to you. But I doubt it will happen. But still keep an ear out. OK.

[49 minutes 38 seconds][Customer] : Yeah, sure, sure.

[49 minutes 49 seconds][Agent] : Oh, goodbye. That's all done for now. I'm so fingers crossed for good news tomorrow. Is there anything else I could do today?

[49 minutes 56 seconds][Customer] : That's all for now. Thank you very much for your help.

[49 minutes 58 seconds][Agent] : Yeah. Thanks for your patience and time. I appreciate it. Have a good day.

[50 minutes 2 seconds][Customer] : You too. Bye. Bye.

[50 minutes 3 seconds][Agent] : Bye.