

[0 seconds][Agent] : Yes, I was just saying thanks for calling insurance. Luke speaking. How can I help you?

[6 seconds][Customer] : Yeah, alright, Luke. I think I just got cut off, mate. I'm still on that on the quote there.

[5 seconds][Agent] : No, sorry about that. Oh, perfect. Yeah. And it was me you're speaking to. You've come through the right person.

[13 seconds][Customer] : Yep, Yep. Perfect.

[14 seconds][Agent] : Umm, could I just confirm, please, just so we can hop back into it. Your full name and date of birth.

[19 seconds][Customer] : Yep. Bradley, David Blake, 8th of the 12th, 1987.

[23 seconds][Agent] : Perfect. Thanks so much. And just once again, please not all our calls recorded, any advice I provide is generally nature may not be suitable to your situation. I'm thankful, Brad, we are able to just check back in and some start from where we left off. So I'm just getting that all loaded back for you. Shouldn't take too long. So we were just up to in the last three years. It was just a question about the last three years. I'm just getting back to it and, you know, computers being a bit temperamental. Uh, so it says other than what you've already told me about in the past three years, have you sought medical advice or treatment by Co practitioner specialist or you're waiting results for any medical tests or investigations such as not Liberty 20 surgeries, X-ray scans, blood tests or biopsy? And other than what you've already told me that he's contemplating seeking medical advice for any symptoms you're 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?

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

[1 minutes 32 seconds][Agent] : Perfect. And then the next two, just about your family history. So these are just asking about your mother, father, and any brothers or sisters.

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

[1 minutes 39 seconds][Agent] : So to 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.

[1 minutes 49 seconds][Customer] : No.

[1 minutes 50 seconds][Agent] : And to the best of your knowledge of any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60.

[1 minutes 58 seconds][Customer] : No.

[1 minutes 59 seconds][Agent] : And then last section's just about how much of A dare WR Brad. So it asks off events, gift certificates or vouchers.

[2 minutes 21 seconds][Customer] : Certainly do. Nice. No. No. Yeah. No, no. I'm not gonna drive that big.

[2 minutes 5 seconds][Agent] : Do you engage in or intend to engage in any of the following aviation of them is a fair paying passenger on a recognized airline mood racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters cable wreck diving or any other hazardous activity certainly do so that's a yes so so no for that one alright, I was gonna say if you're you're a little more daring than I am, if you're answering yes, but umm, but that's all the questions for today. So you're satisfied with the answers that you've provided.

[2 minutes 43 seconds][Customer] : Yes. Right. Yep.

[2 minutes 45 seconds][Agent] : Alright, perfect. So we'll get you following outcome loaded just while that loads. Of course, I'll let you know. Included in your policy is a rehabilitation benefit along with the final expenses benefit, which pays \$10,000 and you have your pass away to assist with funeral costs or any other final expenses.

[3 minutes 4 seconds][Customer] : I can.

[3 minutes 1 seconds][Agent] : So that is something that is just built into this kind of but but today I'm very happy to hear you sounding nice and healthy because absolutely no surprises. You are approved for the real income protection and what you can approve for is the 5833, a month of income protection with a waiting period of 90 days and a benefit period of one year. That's coming in for you at \$34.24 per fortnight. And of course, your premium is stepped, which means it will

generally increase each year as your age. But as an indication, if you make no changes to the policy approved, so you'll be \$35.59 per fortnight. And of course, you can also find information about our premium structure on our website. Just keep in mind as well, but the premiums for income protection are generally tax deductibles can make it even more cost effective for you. So when the time comes from a pay your tax return and into financial year statement will automatically be posted to you in July of the new financial year. So you're able to provide that for your tax representative as well.

[3 minutes 25 seconds][Customer] : Yep, Yep, Yep.

[3 minutes 59 seconds][Agent] : It's if we're dropping it to the 4000 as well, we'd have, I mean at \$23.48 per fortnight for you.

[4 minutes 7 seconds][Customer] : I might, I might do that and I'll go ahead and can I make it monthly payments please?

[4 minutes 13 seconds][Agent] : Yeah, we can do monthly. It does end up being the same as the fortnightly by the end of the year. We just work around sort of whatever you'd rather do.

[4 minutes 20 seconds][Customer] : I just got paid monthly.

[4 minutes 20 seconds][Agent] : So and that was the and that was the 4000 amount you were happy with.

[4 minutes 25 seconds][Customer] : Yes mate.

[4 minutes 26 seconds][Agent] : OK, perfect. So in terms of this one, I'm just loading it up as a monthly one for you. Of course we can have you cover the end of the phone call today, Brad, but we don't require upfront payment. We actually asked you what would you prefer to have the first one come out.

[4 minutes 25 seconds][Customer] : Yep I have the first one come out this Friday please.

[4 minutes 48 seconds][Agent] : Yeah, So the 17th then every month on the 17th.

[4 minutes 50 seconds][Customer] : Friday, yes.

[4 minutes 50 seconds][Agent] : Alright, perfect. And in terms of this on the monthly cost, it would be \$50.88 per month. So I've set the first one for the 17th. And but do you prefer to pay for your insurance, ESPN account or credit or debit card? There's no surcharge either way.

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

[5 minutes 10 seconds][Agent] : Can you set 1A savings or cheque account that's under your name?  
Bradley Blake. Perfect.

[5 minutes 8 seconds][Customer] : BSB an account savings Yes 015560 correct.

[5 minutes 20 seconds][Agent] : And just when, if you're ready with that one, Brad, can I start with the BSB, please, 015560 with ANZ and just the account, please. When you're ready, yeah, that's 294108753.

[5 minutes 34 seconds][Customer] : 2941 08753 correct.

[5 minutes 45 seconds][Agent] : Perfect. So all that's left for me to do now, but it's to read out a final declaration that outlines the terms and conditions of cover. Those take me a couple minutes to read this one. So if you have any questions, please by all means jump in and stop me, but it just reads thank you. Bradley Blake, it's important to understand the following information. I'll ask you to agree into this the end in your post. You will not be enforced unless you agree to these terms in full. Real income protection is issued by Hanover Life Free of Australasia Ltd, whom we were referred to as Hanover. Hanover has a relation with Greenstone Financial Services whom are referred to as CFS trading. This real insurance issue and arrange this insurance on its behalf and it relies upon the information you provided when assessing your application. That includes the information initially collected from you to provide a quote and every set of target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practice are consistent with this determination and you can obtain a copy on our website. I need to remind that you need to take reasonable care that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty?

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

[6 minutes 47 seconds][Agent] : Thank you so much. We may from time to time provide offers you by the communication methods you provided to us in relation to other parts and services by agreeing to this declaration, consent to last to contact you for this person until you're out. You can opt out of this in any time by contacting us. The accepted cover provides the following insurance

cover for Bradley Blake, a monthly and short amount of \$4000 for the waiting period of 90 days in a benefit period of 12 months. The monthly income benefit payable in the event of a claim may be less than the monthly and short amount if your income benefit is limited to 70% of your average monthly income over already 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources. There is a final expenses benefit of \$10,000 payable to beneficiaries if you pass away while your policy is in place by agreeing to this declaration. Agree to any non standard exclusions or loadings placed on your policy and you understand they will remain in place for the life of the policy. You may request from these alternative terms to be reviewed at any time by calling us. Your cover expires on January 17th, 2053 at 12:00 AM. Your premium for your first year of coverage \$50.88 per month. Your premium is a steps premium, which means we'll be calculated that each policy and the first will generally increase each year included in your premiums and that payable maybe it's GFS of between 37% and 51% to cover costs. Your premium will be debited from your nominated bank account in the name of Bradley BA Blake, which you're authorized to debit from and have provided to us. The policy documentation, PDS and FS. You'll be mailed to you and if you provide this with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the proximity to your needs. If 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've lodged a claim. There are risks associated placing policies. Issued policy may not be identical to existing cover. We recommend you do not cancel an existing policy until receiving reviewed our policy in full. You have the complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we're sending you. So Brad, do you understand and agree with the declaration?

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

[8 minutes 54 seconds][Agent] : And would you like any other information about the insurance? Now? Would you like me to read any part of the PDS to you?

[9 minutes][Customer] : No, that's fine if you can send it through. I'll read it. Mine's on.

[9 minutes 3 seconds][Agent] : Oh, perfect. Well, congratulations then. Brad, could you cover it as immediately for the 4000, a month of income protection with first payment set to come out on the 17th, So on Friday, then every month on the 17th.

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

[9 minutes 15 seconds][Agent] : Of course. It's been an absolute pleasure speaking with you today and helping to get this all set up. But before I let you go today, was there any other questions, Anything else that I can assist with?

[9 minutes 25 seconds][Customer] : So when would I expect the certificate of currency to be forwarding to me as well?

[9 minutes 30 seconds][Agent] : So in terms of that, the certificate of current, something that you can request after the first payment has been made.

[9 minutes 37 seconds][Customer] : Yep, that's fine. Yep.

[9 minutes 37 seconds][Agent] : I'm sorry, what's the first time it's gone through on the 17th? Umm, and yeah, has left your account.

[9 minutes 45 seconds][Customer] : Yep.

[9 minutes 42 seconds][Agent] : And yeah, feel free to give us a call, umm, and we'll be able to help organize a certificate of currency for you then.

[9 minutes 48 seconds][Customer] : Perfect. Awesome. Alright, thank you very much for that.

[9 minutes 53 seconds][Agent] : No. Is it all? You have a lovely rest of your day. Great.

[9 minutes 55 seconds][Customer] : Great. Thank you. Bye. Bye.

[9 minutes 57 seconds][Agent] : Bye.