

[3 seconds][Agent] : Hello and welcome to Real Insurance. You are speaking with Cameron. How may I help you today?

[9 seconds][Customer] : I had it before. Have you?

[11 seconds][Agent] : You've just returned a missed call. Sure. You've just come back to our head office and likely one of my colleagues has tried to reach out to you because you've either got cover with us or you've just made an enquiry on our website and R into one of our insurances.

[13 seconds][Customer] : Yes, I think I might inquiry.

[26 seconds][Agent] : Sure, if you can just confirm your name and date of birth, I'll be able to look up those details for you. Thanks, Elizabeth and your date of birth.

[32 seconds][Customer] : It was just FOLARANI, 28th of the 9th, 1962.

[43 seconds][Agent] : Thanks so much. Just letting you know, Elizabeth, the calls are recorded and any advice you provide is generally an entry minute be suitable to this situation.

[56 seconds][Customer] : Yeah.

[50 seconds][Agent] : Oh yeah, I can see that you popped a request on our website for a quote and information on our life insurance cover back on the 12th of Jan for me, just to make sure I've got the right person, please.

[1 minutes 1 seconds][Customer] : What was that?

[1 minutes 3 seconds][Agent] : Could you just confirm the e-mail address you provided just to make sure I've got the right profile, please?

[1 minutes 9 seconds][Customer] : Yeah. You got the right person. I called you.

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

[1 minutes 13 seconds][Customer] : Yeah.

[1 minutes 12 seconds][Agent] : Would you mind just confirming the e-mail you shared in the the web inquiry?

[1 minutes 15 seconds][Customer] : Elizabeth elizabeth.telanabe.7@yahoo.com.

[1 minutes 20 seconds][Agent] : Perfect. Thank you very much. And Elizabeth also just confirming with you your gender and your residency, of course.

[1 minutes 26 seconds][Customer] : Female.

[1 minutes 25 seconds][Agent] : You're a female and also an Australian resident. Yeah, true on both accounts, of course.

[1 minutes 28 seconds][Customer] : Yes, sure.

[1 minutes 33 seconds][Agent] : Thank you very much, Elizabeth. If you miss my name at the start, my name's Cameron. Or Cam, if you prefer. I in real life and income protection insurance, so I can guide you through our cover and explain how it works. Share some costs with you just to to give me a bit of an understanding of your situation. I'd love to just learn a little bit more about you and your your current circumstances and see if there's something that we can do to help you out. So tell me a bit about yourself, Liz, have you had life insurance before or is this something you're potentially new to? What's your situation?

[2 minutes 4 seconds][Customer] : I've had a I've had it. I wasn't involved. I was paying money to a funeral company. I say when you get reservations.

[2 minutes 18 seconds][Agent] : Oh, I'm sorry to hear. That's no good. Yeah. OK.

[2 minutes 18 seconds][Customer] : So I just look looking for somewhere to cover again.

[2 minutes 27 seconds][Agent] : Gotcha. Gotcha. OK. And with respect to your personal situation. So I mean, obviously there's something like life insurance. It's not really there for you. Most of the time it's it's been left behind to someone else you care about. What's that look like here? Who who are your loved ones?

[2 minutes 49 seconds][Customer] : Yeah, I do have a partner, but I have children too.

[2 minutes 45 seconds][Agent] : If you've got kids, if you've got a partner who's in your life, Sure.

[2 minutes 53 seconds][Customer] : They're all grown-ups. They're adults.

[2 minutes 52 seconds][Agent] : Oh, OK. Yep. So they're all.

[2 minutes 56 seconds][Customer] : Oh my goodness, they're adults.

[2 minutes 59 seconds][Agent] : Yep. Yep. Yeah. Yeah.

[3 minutes][Customer] : Some of them are not even under. I had them under TH.

[3 minutes 6 seconds][Agent] : Oh, OK.

[3 minutes 4 seconds][Customer] : They was under the same company, so none of us are covered for anything.

[3 minutes 7 seconds][Agent] : Right, right. OK. Got you.

[3 minutes 9 seconds][Customer] : If any accidents or death happened, you tell me.

[3 minutes 14 seconds][Agent] : And just how many kids have you got? Oh, wow. Big family.

[3 minutes 17 seconds][Customer] : I had seven, I got six.

[3 minutes 21 seconds][Agent] : Yeah, OK. And grandkids as well.

[3 minutes 21 seconds][Customer] : Hey, I'm not carrying all of them.

[3 minutes 28 seconds][Agent] : Wow.

[3 minutes 26 seconds][Customer] : There are 16 grandchildren, but that is that is small. That is small.

[3 minutes 33 seconds][Agent] : You're, you're a a matron of the of the, of the family of the empire.

[3 minutes 41 seconds][Customer] : That's only small.

[3 minutes 40 seconds][Agent] : So, Liz, if something happened to you, that's small, is it? I've got 2, I've got two kids. So that that to me is small, 16 grandkids and and seven children is, is a big family to me. But look, everyone too, I mean, to be fair, my wife's Lebanese and she's got a big family as well and her, her mum had 13 kids in the family. So I know what you mean when you say it's small.

[3 minutes 45 seconds][Customer] : Yep, I'm the baby of 12.

[4 minutes 7 seconds][Agent] : Gotcha. Gotcha. Yeah. OK, there we are.

[4 minutes 10 seconds][Customer] : I'm indigenous. I'm Abiginal.

[4 minutes 10 seconds][Agent] : So, OK, Yeah, cool. Very good. So Liz, with the cover, it's really simple what we do if we provide that financial protection for your loved ones through a lump sum payment if you were to pass away, knock on wood together. I'm hoping that's not for a long time to come, right. But whenever that day arrives, hopefully in the distant future, whenever that day arrives, we can leave that benefit amount to your chosen loved ones. So you nominate the amount that's gonna work best for you, and that amount gets left to your chosen loved ones. You can nominate up to five people. You can nominate different amounts to each of them. You can arrange it in any way

you see fit just through the beneficiary form that we send out to you there. So what we do initially is I'll take you through an overview, an overview of the cover and some pricing options to see if there's something that's gonna work for you. Then we'll confirm your eligibility simply through some help from last up questions just to make sure you can take the cover. Assuming that we get you approved and you're happy with the terms and conditions, we can then put the cover in place and send the documents out to you to review. Make sure you're happy with everything. OK? Irrespective of, of what we do today, I'll still be able to send out information to you so that you can read over and and help you make a decision.

[5 minutes 26 seconds][Customer] : Yes.

[5 minutes 25 seconds][Agent] : Alright now Liz, one of the requirements to confirm your, your circumstances as it does impact the cost is your smoking status. So have you had a cigarette in the last 12 months?

[5 minutes 37 seconds][Customer] : Well, I don't smoke.

[5 minutes 39 seconds][Agent] : Very good. Now.

[5 minutes 39 seconds][Customer] : I never smoking when I was 13.

[5 minutes 42 seconds][Agent] : Oh, yeah. I, I mean, I, I think we've, we've all tried.

[5 minutes 45 seconds][Customer] : High school age is just for me up. Oh no, made me 6.

[5 minutes 45 seconds][Agent] : Yeah, yeah, sure. But you, but you critically, you haven't had one in the last 12 months, right?

[5 minutes 53 seconds][Customer] : No, no.

[5 minutes 54 seconds][Agent] : Yeah, very good. So with with the amount to cover that you can select if it's anywhere from \$100,000 as a minimum to \$500,000 as a maximum. Obviously the higher the amount you select, the higher the cost will be. So what we'll do is we'll load up an amount as a point. I'll then share the costs with you and you can tell me Cam that's either affordable and I'm happy with that or no Cam, it's way too high. I I need to come down or that's affordable, but I want to look at something higher. Can you go up so, so we can find the right fit for your budget? OK. And when we find the right fit, we'll then confirm your eligibility. Now it goes up and down and increments

of \$50,000. But to start somewhere it is what amount would you like to look at first?

[6 minutes 28 seconds][Customer] : Yeah, let's try the hide the mouse because I have a lot of chips and grannies.

[6 minutes 38 seconds][Agent] : OK, W sure. Yeah, Cour of course. And then don't be afraid to tell me Liz if it's if it's too expensive, we can come down. OK.

[6 minutes 53 seconds][Customer] : If it's too high, then I'll come down, yeah.

[6 minutes 55 seconds][Agent] : Yeah, perfect. So starting at the \$500,000 based on your current age and circumstances, the cost will work out to be per fortnight \$227.93 for \$500,000.

[7 minutes 10 seconds][Customer] : Yeah, that is a lot.

[7 minutes 8 seconds][Agent] : OK, now TH that will work.

[7 minutes 14 seconds][Customer] : That that is a lot. That's the moment.

[7 minutes 13 seconds][Agent] : Sorry, that's too much. Did you say? Yeah, yeah, of course there's there's no problems. So coming down it works in a linear fashion. So as you halve the amount, you also halve the cost. OK.

[7 minutes 18 seconds][Customer] : Umm, yeah, at this point of time.

[7 minutes 34 seconds][Agent] : So as an example, for your \$250,000 would be \$113.96 a fortnight. If you went down to \$150,000, it'd be \$68.38 a fortnight. And the lowest option we have is \$100,000. That's gonna be \$45.59 a fortnight. Are any of those amounts potentially going to work in your budget?

[7 minutes 57 seconds][Customer] : Actually went to 250,003. Good thing.

[8 minutes][Agent] : The 2:50, so that's \$113.96 a fortnight. Do you think that's gonna be affordable?

[8 minutes 6 seconds][Customer] : Yeah, yeah, yeah.

[8 minutes 8 seconds][Agent] : I just also wanna make it, Liz, just making sure that you're aware that this is a step to premium. It's going to generally increase each year as your age. Additionally, with the policy, it has what's called automatic indexation. And that means the each year your sum insured will increase by 5% with the associated increases in premium until you reach the maximum benefit amount or until a policy anniversary following your 75th birthday. Now you can opt out of this

automatic 75th birthday, so 75th birthday policy anniversary following your 70th birthday.

[8 minutes 31 seconds][Customer] : 75th, 56th That's about why.

[8 minutes 39 seconds][Agent] : So that's only for the well, that's not, that's not for the policy. The policy will stay in force. This is only referring to the automatic indexation. So what that means, Liz, is if you want to see the benefit increase each year, so go up by 5%, you can leave that automatic indexation in and that will stay in in force. So we'll keep going up each year by 5% until you either reach the maximum benefit amount or you, uh, hit the PO your anniversary following your 75th birthday. After that point in time, it's not gonna keep going up on you. It's just gonna stay the same. OK? Now with that automatic indexation, it's not mandatory. It's up to you whether you want to leave it in or take it out. So you can opt out of this automatic indexation each year to give you a quick indication. Just try and illustrate that for you, Liz. As an example, if you make no changes or an indication, if you make no changes to the policy, your premium in the next year would be 100 and 3544 cents a fortnight, but your benefit would go up to six, \$262,500. If you don't want to see it increase, you'd prefer to leave it at the \$250,000.

[9 minutes 51 seconds][Customer] : None.

[9 minutes 51 seconds][Agent] : That's fine too. You can opt out, leave your benefit amount at the \$250,000, and then as a result, your premiums will work out to be a little bit cheaper instead. OK?

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

[10 minutes 1 seconds][Agent] : So that's your choice. Each year we'll send you out renewal notices 30 days prior to the renewal, usually around that time, and we'll explain what that cost looks like so you have that choice each year. OK.

[10 minutes 14 seconds][Customer] : Yes, Sir.

[10 minutes 14 seconds][Agent] : And of course, Liz, you can also find further information about a premium structure on our website at any stage if you need that. And the next step, Liz, is to make sure that we can still offer you the cover. So I'm gonna run you through those questions. Umm, Now before I jump in on the application, I just wanna quickly note down address details so that once we're finished talking, I'll be able to send everything over to you. Umm, what's your post code for

your home address, please, Liz?

[10 minutes 37 seconds][Customer] : 4868 what was that white rock?

[10 minutes 39 seconds][Agent] : And you're in the sense of what's what's your suburb and the street name and number ID.

[10 minutes 50 seconds][Customer] : It's unit 1 #7 Audio code Idaho.

[10 minutes 56 seconds][Agent] : Yeah, I found it here. Thank you. So unit one of seven auto close in Whitewood, Queensland, 4868.

[11 minutes 6 seconds][Customer] : Yep.

[11 minutes 7 seconds][Agent] : Perfect. And the e-mail that you've already shared through Liz. I'll just check this is correct.

[11 minutes 17 seconds][Customer] : Polonomy. Polonomy.

[11 minutes 12 seconds][Agent] : It's Elizabeth dot for Rami Rami 7 at Say it one more time. Falanami. Falanami.

[11 minutes 23 seconds][Customer] : Yep, that's it.

[11 minutes 23 seconds][Agent] : Yep. Thanks so much. Sorry for mispronouncing it. It's it's FOLARANMI.

[11 minutes 29 seconds][Customer] : It's African Name America. African.

[11 minutes 35 seconds][Agent] : Ah, right. Gotcha.

[11 minutes 35 seconds][Customer] : Nigerian.

[11 minutes 37 seconds][Agent] : Got you. It's a Nigerian name, right? So Elizabeth solanimi.7@yahoo.com, is that right?

[11 minutes 39 seconds][Customer] : Yep, Yep.

[11 minutes 46 seconds][Agent] : Thank you. And the phone number that I've got listed here is the one that I'm speaking to on right now. So 0498770214.

[11 minutes 54 seconds][Customer] : Yes.

[11 minutes 55 seconds][Agent] : Perfect. Liz, I'm gonna read a declaration statement to you explaining your duty in answering these questions, and then we'll jump into the questions

themselves. OK, so it says. Please be aware our calls are recorded for quality and monitoring purposes. We collect your personal information to provide Internet quality Chicago and other related services. We'll share this with your insurer may share with other Australian service providers for the purpose of administering your policy or handling plans. Our privacy policy tells you more, including have 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 that you need to ensure that you understand each question I ask you and that you be honest, accurate and complete answers. You need to answer each question in full, even if you've provided some information to us in any earlier discussions you 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. So just confirming, do you understand and agree to your duty? Thank you so much, Liz. With these questions, almost all of them are yes or no questions. What I'm going to do is read each question in full. And then once I've read the question in full, if you can simply answer either yes or no to the whole question, that's going to make it nice and simple.

[13 minutes 3 seconds][Customer] : Yes, Alright.

[13 minutes 19 seconds][Agent] : If you're unsure at any stage or you need a definition from me, just give me a, a heads up.

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

[13 minutes 24 seconds][Agent] : OK, Thanks, Liz. So the first one asks, 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?

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

[13 minutes 36 seconds][Agent] : Thank you. And are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia? Yep. So you're, you're an Australian citizen, right? You're born and bred in Australia, correct?

[13 minutes 49 seconds][Customer] : Yes, I understand. Yes.

[13 minutes 51 seconds][Agent] : Yep. Thank you. Thanks Liz. And then the next one is medical history. It says have you ever had symptoms of been diagnosed with or treated for when gender seek medical advice for any of the following. The first question is stroke or heart conditions such as they're not limited to palpitations, heart murmur, heart back and angina. Lung disorder excluding asthma, sleep apnea or pneumonia, cancer, leukemia or Melanoma, excluding other skin cancer, kidney disorder, hepatitis, or any disorder of the liver. Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Have you been diagnosed with or currently undergoing testing for or has the doctor advised you to be tested for merchant neuron disease or any form of dementia including Alzheimer's disease?

[14 minutes 24 seconds][Customer] : No, no, no, no, no.

[14 minutes 52 seconds][Agent] : Thank you. Now the next section is is in relation to height and weight.

[15 minutes 1 seconds][Customer] : You didn't get paid.

[14 minutes 56 seconds][Agent] : So please be aware that I'm required to obtain confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate biggest words or height and weight ranges. So this with your height, I can note it down the feet, inches or in centimetres, whatever you feel more confident with. So what is your exact height please? 5 feet, 8 inches.

[15 minutes 17 seconds][Customer] : It's 5/8, yes.

[15 minutes 21 seconds][Agent] : Thank you so much. And list what's your exact weight please?

[15 minutes 27 seconds][Customer] : Probably the 83.

[15 minutes 29 seconds][Agent] : OK. So as you, as per your last measurement, you were 83 kilograms, is that right?

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

[15 minutes 34 seconds][Agent] : Good stuff. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Thank you. And now the next question is just in

relation to your occupation. So it does, does your work require you to go underground, work at heights above 20 meters, guide to depths below 40 meters, use explosives or travel to areas experiencing more or civil unrest or work offshore?

[15 minutes 40 seconds][Customer] : No, no, no.

[16 minutes 1 seconds][Agent] : Thank you, Liz. The next one says to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS And do you have definite plans to travel or reside outside of Australia? Are you booked or will be booking travel within the next 12 months? Do you have existing life insurance policies with other life insurance companies with a combined total sum are short of more than \$5 million.

[16 minutes 10 seconds][Customer] : No, no, no.

[16 minutes 32 seconds][Agent] : And we're back to medical questions. Liz, you're doing fantastic. This next section has that overarching question which says have you ever had symptoms of being diabetic or treated for or intend to seek medical advice for any of the following. And the next one is diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure, tumour, mole or cyst, including skin cancer or sunspots.

[16 minutes 50 seconds][Customer] : No, no, no, no, no. I'll head for the last two years that my sorry, but there's nothing wrong with it.

[17 minutes 4 seconds][Agent] : Have you ever had an abnormal cervical smear, thyroid condition or neurological symptoms such as dizziness or tainting you had?

[17 minutes 25 seconds][Customer] : Everything's good.

[17 minutes 28 seconds][Agent] : Oh, OK. So is it like a an overactive or an under active condition?

[17 minutes 33 seconds][Customer] : Yeah, I I'm active.

[17 minutes 31 seconds][Agent] : Is that what you're saying? Under active.

[17 minutes 35 seconds][Customer] : I don't, I'm not on medication, I'm not on nothing.

[17 minutes 38 seconds][Agent] : That's fine. Yeah. So, so. Oh, I see.

[17 minutes 39 seconds][Customer] : They I did a biopsy that sort of might have cancer, but everything's clear. I'm all good.

[17 minutes 46 seconds][Agent] : OK, SH, perfect. Great to hear, Liz.

[17 minutes 48 seconds][Customer] : I wouldn't be working otherwise.

[17 minutes 48 seconds][Agent] : So sure. So, so we'll still answer yes for this question because it's gonna do a couple of additional questions to understand your situation. So this is based on your response. Please answer yes or no for each of the following. So we'll answer yes to a forward condition. And then it asks is it an overactive or under active condition, which you said it was an under active condition, right.

[18 minutes 1 seconds][Customer] : Yeah, Yes.

[18 minutes 11 seconds][Agent] : And then it asks, were you diagnosed in the last six months or has it been longer than six months? When we when were you diagnosed with the under active condition? Was it more than six months ago? Yep. And then it asks, was your last thyroid function test normal?

[18 minutes 22 seconds][Customer] : Yes, more than six months ago, yes.

[18 minutes 29 seconds][Agent] : And that's all we need for your thyroid. And I just need to close out that initial question by confirming the other parts of it. So it says neurological symptoms such as dizziness or thinking, OK, next question, Liz. We're all done with that one. By the way, next one H question is disorder of the stomach, bowel, bawbladder or pancreas, epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, Any illegal drug use, abuse, prescription medication or receive medical advice or counseling for alcohol consumption, bladder or urinary tract disorder, disorder or disease. The last one here is sleep apnea or asthma excluding childhood asthma.

[18 minutes 41 seconds][Customer] : No, no, no, no, no, no, no, no.

[19 minutes 21 seconds][Agent] : Very good. You're doing so well, Liz. We're, we're still on medical history, just more recently now this question says other than what you have already told me about in the past three years, have you sold medical device or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigation such as, but not limited to any surgeries, X-ray scans, blood tests or biopsy? And other than what you already told me

about, are you contemplating sick medical device for any symptoms you're currently experiencing within the next two weeks?

[19 minutes 42 seconds][Customer] : No, no.

[19 minutes 53 seconds][Agent] : OK. And I just want to clarify, you mentioned that you had a biopsy that was only because of your thyroid condition, right?

[20 minutes][Customer] : Yeah, yeah, that's all that was.

[20 minutes][Agent] : That was Yep. Perfect. So we're now onto family history for you, Liz. This is just directed towards your immediate family.

[20 minutes 11 seconds][Customer] : Mother and father?

[20 minutes 7 seconds][Agent] : And by immediate family, we're only referring to your father, your mother or any O or any brother and sister that you have. OK? So it says do the best. 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?

[20 minutes 16 seconds][Customer] : Oh, hell no.

[20 minutes 31 seconds][Agent] : And to the best of your knowledge, have any of your immediate family suffered from cancer, high condition stroke or other hereditary disease prior to age 60? So before the age of 60.

[20 minutes 42 seconds][Customer] : Yes. So my father probably, I think it was 58.

[20 minutes 49 seconds][Agent] : Oh, I'm sorry. I'm sorry to hear.

[20 minutes 51 seconds][Customer] : I was 10.

[20 minutes 53 seconds][Agent] : Yeah, I gotcha. And what did he pass away of? What was the condition? A tumor.

[20 minutes 51 seconds][Customer] : I was 10 and he had, he had a tumor on the belly.

[21 minutes][Agent] : OK. So sorry to hear. That's terrible. So it just asks.

[21 minutes 4 seconds][Customer] : Yeah.

[21 minutes 5 seconds][Agent] : I've answered yes to that question, Liz. And it just asks how many of your immediate families suffered from cancer? Was it just your dad?

[21 minutes 11 seconds][Customer] : No, there's my sisters. I say with cancer, two of my brothers, my brother.

[21 minutes 20 seconds][Agent] : These are only just just clarifying this, this is all before the age of 60 because it's it's only ask, it's only asking about any of these conditions before the age of 60.

[21 minutes 31 seconds][Customer] : Oh no, they were after 60.

[21 minutes 38 seconds][Agent] : OK, So checking it was just your dad in that case. So it's just your dad before the age of 60, is that right?

[21 minutes 43 seconds][Customer] : What was that, 460? Yeah, the rent went after.

[21 minutes 51 seconds][Agent] : OK, OK, so I've put it down as one and then it, it just, I need to take off the other parts as well. So how many of your immediate family suffered from heart condition and or stroke? Was it 0 or 1? Two or three or more? And your mum? I yeah, if it's 68.

[22 minutes 7 seconds][Customer] : My mum, who is 68, and my brother, that's after 60.

[22 minutes 14 seconds][Agent] : Yeah. Again, this is only asking before the age up up to up to the age of 60. Friday, age 60.

[22 minutes 17 seconds][Customer] : OK, yeah, there's none under under 16. There's none under 60.

[22 minutes 21 seconds][Agent] : None. Yep.

[22 minutes 22 seconds][Customer] : None.

[22 minutes 22 seconds][Agent] : And then how many of your immediate family suffered from other hereditary disease? Yeah. Is there any hereditary disease in your family?

[22 minutes 37 seconds][Customer] : I knew that. Huh. What about?

[22 minutes 44 seconds][Agent] : What do you mean by heart? Sorry.

[22 minutes 47 seconds][Customer] : Oh, well, my mother goes in the Halifax.

[22 minutes 49 seconds][Agent] : Yeah.

[22 minutes 51 seconds][Customer] : She did. She too?

[22 minutes 50 seconds][Agent] : That wouldn't be considered hereditary usually.

[22 minutes 52 seconds][Customer] : Nah, there's nothing. Nothing.

[22 minutes 52 seconds][Agent] : So this is only talking about like genetic D diseases pass through the the bloodline.

[22 minutes 56 seconds][Customer] : Nothing.

[22 minutes 57 seconds][Agent] : OK. Nothing Perfect.

[22 minutes 58 seconds][Customer] : Oh good.

[22 minutes 59 seconds][Agent] : So just to just to recap Liz, we've captured the one family immediate family member under the age of 60 with cancer, none for heart condition end or stroke and none for other hereditary disease.

[23 minutes 10 seconds][Customer] : Yep.

[23 minutes 8 seconds][Agent] : OK, well, last question Liz is hazardous pursuits. This one asks other than one off events gift certificate, gift certificates of vouchers to 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, AB sailing, scuba diving deeper than 40 metres, Gabor rack diving or any other hazardous activity. OK, that's it. We're we've completed the application. You've done so well.

[23 minutes 34 seconds][Customer] : No, Finished.

[23 minutes 39 seconds][Agent] : Thank you very much for your patience.

[23 minutes 40 seconds][Customer] : Oh well, it's good.

[23 minutes 44 seconds][Agent] : So now that we've got that finished, I'm going to explain to you exactly what the the terms and conditions are. So congratulations, Liz, application has been fully approved and this policy will now cover you for death due to any cause except the suicide in the 1st 13 months. There is a terminally ill advanced payment included in the cover, as I mentioned earlier, uh, if you die or actually I don't think I did mention that, sorry.

[24 minutes 5 seconds][Customer] : No, never.

[24 minutes 4 seconds][Agent] : So with this cover, it's got a terminally illi. It's got a terminally ill advanced payment included, Liz. And what that means, hopefully never, of course, but it means that if you're diagnosed with 24 months or less to live by a medical practitioner, the claim can actually be

paid out in full and directly to you to help you with any costs you may have at that time and hopefully give you the best chance of overcoming that diagnosis if it were to occur. OK, The other thing that's included in the cuddle is, is an advance payment of 20% of the benefit amount to a maximum of \$20,000 to help your kids through that time halfway with any upfront cost they may be facing. OK, it doesn't matter what the costs are. It can be things like fuel arrangements, it could be other living costs. It's just there to take that pressure away from them while they're waiting for the full claim to be processed. OK, Now, with respect to getting this started, now that we've got that approval in place, we can get this started straight away so it can be immediately protected. But we don't need you to make a payment on front of this.

[24 minutes 30 seconds][Customer] : OK, yes, Oh, I want to make a payment in the next four months.

[25 minutes 5 seconds][Agent] : Instead, what we do is we get W. Yeah, that's fine.

[25 minutes 9 seconds][Customer] : That's my problem.

[25 minutes 10 seconds][Agent] : So we, yeah, so we can get, we can line up that first payment to your, your preferred first payment date anywhere in the next 30 days, OK. So if you want to line up to say, for example, your pay cycle, that's no troubles. We can do that for you. We'll note down your, your method of payment and the first payment date, I'll read a declaration statement to you. So if you accept it, you're then immediately protected. We'll send the documents out to you. And when that first payment date arrives, assuming you're happy with everything, we'll make that first deduction for you.

[25 minutes 20 seconds][Customer] : That's good.

[25 minutes 38 seconds][Agent] : OK, So what what date did you want that to come out? What was the date you said is your next day, next spot fortnight from Thursday. So tomorrow, tomorrow's the 16th, the fortnight after that is the 30th of January. Does that work for you?

[25 minutes 47 seconds][Customer] : Umm, next for by Thursday, Yes.

[26 minutes 2 seconds][Agent] : OK. And do you want this set up as a direct debit? So this been account number or would you prefer to use a card, Visa or MasterCard?

[26 minutes 11 seconds][Customer] : Oh yeah, I'm in thing I have to check out here.

[26 minutes 19 seconds][Agent] : OK, yeah, if you can just find, yeah, find yourself a nice spot and I just need you to to either read out the BSP and account number if you want to do direct debit, or if you're using a card, read out the card number to me. Which one are you going to use, Liz?

[26 minutes 21 seconds][Customer] : Hang on, I'll just get that obvious payment.

[26 minutes 38 seconds][Agent] : Yep. Take take your time. Yep, Yep, 583 and the account number, Yep. So that's BSP 084583.

[27 minutes 17 seconds][Customer] : The BSB 084583 421-703-3476 Yep.

[27 minutes 40 seconds][Agent] : That's ND and the account number is 421703476 and the account name is just Elizabeth Fellani.

[27 minutes 52 seconds][Customer] : Alana Meet.

[27 minutes 53 seconds][Agent] : Fellani, I beg your pardon? And we're going to be sending the e-mail copy to your your e-mail Elizabeth dot Fellani at 7@yahoo.com. We're going to be sending the physical copies to home address, which is unit one of seven Idaho close, White Rock, Queensland 4868. Is that all correct? And just confirming the spelling your name Elizabeth, So it's Elizabeth Fulani is FOLARANMI and just confirming your date of birth is the 28th of the 9th 1962.

[28 minutes 14 seconds][Customer] : Yes, yes, yes, yes. And I'm 62.

[28 minutes 34 seconds][Agent] : And of course you Yep, beautiful.

[28 minutes 40 seconds][Customer] : Female.

[28 minutes 37 seconds][Agent] : And just confirming your gender and residency, of course you're a female, of course you're and of course you're an Australian resident. Is that correct?

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

[28 minutes 46 seconds][Agent] : Thanks so much, Liz. Last step is to read a declaration statement. I I beg your pardon? The account's typed. Is it savings or a cheque account with that bank account?

[28 minutes 56 seconds][Customer] : It's, uh, saving.

[28 minutes 57 seconds][Agent] : Perfect. Yes. The last step, Liz, is to read the declaration statement. Just to make sure you're happy with everything. So we're gonna I'm gonna read through

that statement in full at the end. If you accept it, you'll be covered. OK. And then we'll shoot the documents out to you in the post. That's it.

[29 minutes 11 seconds][Customer] : Yep.

[29 minutes 11 seconds][Agent] : Thank you. Elizabeth F Falanami.

[29 minutes 15 seconds][Customer] : Thank you, Cameron.

[29 minutes 14 seconds][Agent] : Uh F uh, you're welcome. Uh F Fala, help me with the surname again.

[29 minutes 20 seconds][Customer] : Polana me. Polana me.

[29 minutes 19 seconds][Agent] : F Falar Falar Falar Nami. I'm so sorry.

[29 minutes 22 seconds][Customer] : Polana me you're looking at the word balonomy.

[29 minutes 29 seconds][Agent] : Falar Nami.

[29 minutes 30 seconds][Customer] : Balonomy.

[29 minutes 32 seconds][Agent] : Falar Nami. Yep, it's just that it's, I don't know why it's just not rolling off my tongue. I'm so sorry Liz. So to thank you Elizabeth for letting me, it is important to understand the formation. I'll ask you to admit to these terms at the end that you've also not been forced unless you agree to these terms in full. Real life insurance is issued by Hanover Library of Australasia Ltd, whom we will refer to as another has an arrangement with Greenstone Financial Services, whom I will refer to as GFS trading as real insurance to issue and arrange this insurance on its behalf. ANOVA relies upon the accuracy of the information you've provided when assessing your application. That includes the information we initially collected from you to provide a quote. ANOVA has set a target 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're gonna obtain a copy on our website. I need to remind you of the duty to take ways what care that you agreed to. So, Liz, can you please confirm that you have answered all of our questions in accordance with your duty?

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

[30 minutes 29 seconds][Agent] : Thank you. We may from time to time provide offers to you via the

communication methods 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 and doubt. You can opt out of this at any time by contacting us. Except the cover pays a lump sum benefit amount of Elizabeth Blatami received \$250,000 in the event of life insurance. The benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your premium for your first year of cover is \$113.96 per fortnight. Your premium is STEP, which means it will be calculated at each 4th anniversary and will generally increase at your age if some. Insurance will also increase automatically by 5% each year until you reach the maximum benefit amount or until policy anniversary following the your 70 day and you can opt out of this. You can you understand that the premium projection is provi Sorry, you understand that the premium projection provided is indicative only and does not take into account any existing policies you may have with us.

[31 minutes 27 seconds][Customer] : None.

[31 minutes 23 seconds][Agent] : Included in your premium is an amount payable to GFS of between 41% and 55% to cover costs. Your premium will be debited from your nominated bank account in the name of Elizabeth Fulani, which you're authorised to debit from and have provided to us. The policy documentation, PDS and FSG will be mailed to you, and if you provided a e-mail address, the policy documentation will also be mailed to you, emailed to you today. You should quickly consider these documents to ensure that both meets your needs. You have a 30 day coin off.

[31 minutes 52 seconds][Customer] : None.

[31 minutes 51 seconds][Agent] : When you're gonna 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 with replacing policies as your new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. Finally, 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 that's the full statement for you. I'm just now going to confirm your acceptance, please, Liz.

[32 minutes 26 seconds][Customer] : Yes.

[32 minutes 22 seconds][Agent] : So it says, do you understand and agree with the declaration and would you like any other information or would you like me to read any part of the PDS to you?

[32 minutes 33 seconds][Customer] : No, you didn't get a hard copy from me in the mail, is that right?

[32 minutes 33 seconds][Agent] : OK, yeah, we're gonna SE yeah, we're gonna send copies both in the mail e-mail. You should get the e-mail copy within the hour. The hard copy should come through within 5 working days. Liz, so please read through it, make sure you have everything. If you've got any concerns at all, don't hesitate to call us back.

[33 minutes 1 seconds][Customer] : Yep. I can nominate up to five people.

[32 minutes 51 seconds][Agent] : We're open from 8:00 AM, 8:00 AM to 8:00 PM, Monday to Friday NSW time, which in in your time in Queensland is seven to seven, OK, Yep. So you can fill out the beneficiary form and send it back to us. If you want to do it over the phone with our support team instead, just give us a call back and we'll do that for you instead.

[33 minutes 12 seconds][Customer] : Yep. OK.

[33 minutes 11 seconds][Agent] : OK, Liz, congratulations. You're covered.

[33 minutes 16 seconds][Customer] : Oh, thank you.

[33 minutes 17 seconds][Agent] : You're very welcome.

[33 minutes 18 seconds][Customer] : See you.

[33 minutes 18 seconds][Agent] : I appreciate your time. Thanks so much for being patient with me. Listen, all the very best for you and your family. Take care. Is there anything else I can help with today? Alright, well, I'll let you get back to it. Have a lovely day, Liz. Thanks again for your time.

[33 minutes 29 seconds][Customer] : No, Yep, you too.

[33 minutes 35 seconds][Agent] : Cheers.

[33 minutes 35 seconds][Customer] : Thank you. Bye bye.

[33 minutes 36 seconds][Agent] : Thank you. Bye. Bye.