

[7 seconds][Agent] : Hello, good afternoon. It's Rhett calling you from Wheel Insurance. How are you?

[11 seconds][Customer] : Good mate yourself.

[10 seconds][Agent] : Good to hear you're doing well. Thank you. I'm just calling in regards to the income prediction inquiry that's just come through a minute ago and to take you through show the features of benefits and get you some pricing into that one as well for you.

[25 seconds][Customer] : Yep.

[25 seconds][Agent] : Just to confirm, I got your details correct, I'm speaking with Sean Evans.

[30 seconds][Customer] : Yeah, you are.

[31 seconds][Agent] : Yep. And date of birth as the second of the 4th 1973.

[35 seconds][Customer] : That's the one.

[37 seconds][Agent] : All good, thank you. Now just place note our calls are recorded. Any advice that provides general nature and may not be suitable to your situation? And could I confirm your course? Male Australian resident. Yeah, of course not a problem. We'll I'll take you through, get you some options and if there's any questions along the way, just let me know. And just so I have a better understanding, was the income protection new to yourself or do you have some current cover and place?

[1 minutes 3 seconds][Customer] : No, I don't have any cover in place. I thought that I did, but I'm just going through all paperwork and I've just been through divorce, so having a look. And yeah, we did have it at one stage, but it was cancelled. So I don't know why it was cancelled, but yeah.

[1 minutes 13 seconds][Agent] : Mm hmm, alright, OK, no problems with that. So just looking back into it. Well, I appreciate taking the time with us to look into it, umm, with you. And of course, any questions, just let me know that as it is designed, I hope you don't need to use it, but it's there to provide you a monthly income benefit paid directly to yourself in the event if you're unable to work due to a discipline, sickness or injury and suffer a loss of income. So any bills, living expenses, anything else, there's no restrictions around how that needs to be used either. Yeah, we do offer an income benefit up to 70% of your monthly pre tax income from 1000 up to a maximum of \$15,000.

And it's also easy to apply for. So we have an application that it's done over the phone, which is a series of health and lifestyle questions to take you through to see if we can get you approved and if so, on what terms we can offer cover on as well. Now once in place. So the policy continues up until your policy anniversary following your 65th birthday. And just keep in mind that there are some exclusions that apply as outlined in the PDS as well.

[1 minutes 32 seconds][Customer] : Yep, OK, Yep, OK, it's only inside 65.

[2 minutes 18 seconds][Agent] : And yeah, that's right. So umm, that's when the policy covers you up until.

[2 minutes 24 seconds][Customer] : Oh, OK, whatever if I'm if I'm working longer.

[2 minutes 26 seconds][Agent] : So, umm, we thought of umm, it just of course depends on the circumstances and it, yeah, do keep in mind that's in the maximum that we can cover you up until, umm, with our policy.

[2 minutes 39 seconds][Customer] : OK.

[2 minutes 42 seconds][Agent] : I'm not with us, unfortunately. Umm, or not yet. I'm not sure later on that I might change, I'm not too sure. But as of now that yeah, with that income policy, the maximum that we can't offer is up.

[2 minutes 39 seconds][Customer] : So you don't do 7075 or anything like that one else do it for longer?

[2 minutes 54 seconds][Agent] : Umm, I wouldn't be too sure. That might do with other policies, but again, I wouldn't be able to comment with other providers. Umm, I'm not too sure elsewhere in that regard.

[3 minutes 4 seconds][Customer] : What's the waiting?

[3 minutes 6 seconds][Agent] : Waiting period. So with the waiting periods you have options. You can select it. Umm, so with the waiting periods we offer, it's umm, so just a non payment period, you must wait before the income benefits payable after the insured event. So we can choose either 30 days or 90 days. But just keep in mind with the waiting periods, the payments paid in a raise so many if you choose a 30 day waiting period, the first payment would be at 60 days after your first

eligible decline. So that's what we can offer you. Umm, Oh, thank you for your course. I get you some policy and I suggest that and, and play around it figures and adjust that to suit, umm, of course with you and, and did you have any other questions around that at all?

[3 minutes 48 seconds][Customer] : No.

[3 minutes 56 seconds][Agent] : Sorry, my line just broke up there. Could you repeat that one? Sorry.

[3 minutes 48 seconds][Customer] : If I sign up now, they in two, almost three weeks time, something that so say say I sign up now and I pay now on this cover.

[4 minutes 4 seconds][Agent] : Mm hmm.

[4 minutes 3 seconds][Customer] : I've been setting this up before, so I don't really understand it. If something happened in four weeks or six weeks time from now, could I put a claim in a cover and that'd be covered?

[4 minutes 13 seconds][Agent] : Yeah, yeah, of course you can start a claim. You can basically start a claim safely, hypothetically take it out today, tomorrow if something wants to happen, if you'd suffer a discipling sickness or injury, I never to work, we start waiting for it. It's not from when you take out the policy, it's just from when the so the date the medical practitioner confirms you. I never to work due to that discipling sickness for injury 3 umm, So that can start pretty much straight away as soon as that umm, injury, illness, umm, occurs and that waiting period, it's just the waiting period, umm, you serve for that condition itself. Mm hmm.

[4 minutes 45 seconds][Customer] : No, so I've just got to make you because I've been told to ask these notes from my brother because he's got it.

[4 minutes 52 seconds][Agent] : Uh, Yep. Umm.

[4 minutes 54 seconds][Customer] : Like I said, I've even set this up before. So what about loss of job?

[5 minutes 1 seconds][Agent] : Loss of job, which we're done seeing that side of things is not something that we do cover with our policy.

[5 minutes 13 seconds][Customer] : Yes, they're not lost as well.

[5 minutes 6 seconds][Agent] : Umm, so mainly just say it is on if it was just due to like a deciphering sickness or injury itself, yes, a loss of job or redundancy, it generally wouldn't be covered with our policy. So 1 and I'm there was any other question we had around that?

[5 minutes 20 seconds][Customer] : OK, No, well, he's got, he's got red. I think she's one of the others that landline.

[5 minutes 35 seconds][Agent] : Mm, hmm. OK, yeah, yeah. Without a few, few differences between it, yeah, again, I I wouldn't be able to comment with other providers, but yeah, with assets, with the redundancy side of things generally not covered, umm, under that policy, yeah, umm, with that one.

[5 minutes 48 seconds][Customer] : OK, well just finally through a cloak. Have a look at it.

[5 minutes 52 seconds][Agent] : Mm hmm, yeah, mm, hmm. Yep, of course.

[5 minutes 54 seconds][Customer] : I've got a couple of other and I'll.

[6 minutes 2 seconds][Agent] : Yeah, no problems. I'll, I'll run you through some quotes to start. We can get some options around that for you. And also to to mention with the income protection policies, the premiums themselves are generally tax deductible as well, which can also help out and make it a bit more cost effective for you. But I'll run you through some questions around your duties at work and get some pricing to begin. And just before answering any of our questions, it is important to be aware of your duty to answer all of our questions actually and honestly. And finally, to do so, it could impact to cover claims times that, uh, do you work 15 hours or more per week?

[6 minutes 37 seconds][Customer] : Yeah, worth about 80 hours.

[6 minutes 38 seconds][Agent] : Yeah, so definitely above that. And is your role administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment? Got you. So in that case, would that be, umm, is that mainly just the majority of your time indoors?

[6 minutes 50 seconds][Customer] : I'm general manager of the company, truck and trailer repair company, indoors and outdoors.

[6 minutes 57 seconds][Agent] : Indoors, I've got you. And when would you or where would you spend the majority of your time? Would it be like the majority indoors or in that case, would it be

outdoors as the majority?

[7 minutes 10 seconds][Customer] : Well, it's in the workshop in the parts department in the office with the administrative staff, with the technicians out on spot sometimes. So it's I'm I'm all different areas.

[7 minutes 20 seconds][Agent] : Yeah. Between the two, where would you say you spend the majority of your time on average?

[7 minutes 25 seconds][Customer] : I'd say 35% in the office, 15% outside.

[7 minutes 29 seconds][Agent] : Yep, got you. So in between. So what I can do with the majority of your time indoors? That's fine. And are you required to perform any physical duties? And do you work in any, any of the following fields, which is aviation as a pilot or crew, entertainment industry, Air Force, Army, armed forces, or do you carry a firearm or handle explosives? And lastly, have you had a cigarette in the last 12 months?

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

[7 minutes 57 seconds][Agent] : All good, no problems. I will. Based off that we can offer you between a minimum of 1000 up to the maximum \$15,000 a monthly benefit amount and just depending on your pre tax income. And so at the moment did you have a monthly benefit amount you'd like to have a look at first?

[8 minutes 14 seconds][Customer] : It'll be around 15 K and one of the 200 KA year I'm employed.

[8 minutes 17 seconds][Agent] : Got just around 200,000 per year and we feel and at the moment would you be employed or self-employed not a problem. So with your pre tax income for the title, annual remuneration paid to you by employer before tax and excluding super contributions and including salary and regular bonuses or or commissions.

[8 minutes 41 seconds][Customer] : Yeah, 20,200 thousand. Sorry.

[8 minutes 38 seconds][Agent] : And would you know your, your annual income before tax 20,000 Not a problem based off that what we can offer you because up to the maximum of 70% of that would be a monthly benefit amount of \$11,666.00 as a maximum.

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

[8 minutes 55 seconds][Agent] : Umm, would you like me to start at that amount?

[8 minutes 58 seconds][Customer] : Yes, please.

[8 minutes 59 seconds][Agent] : Not a problem. I'll start there. And with your waiting period, so we can offer between the 30 days or 90 days as a waiting period. Now, which one would you like me to quote you on?

[9 minutes 10 seconds][Customer] : What's the what's the difference? What does it do?

[9 minutes 12 seconds][Agent] : So with the waiting period, say, I can give you a couple of examples, but with the longer waiting period, the premiums are generally lower and compared to the, the 30 days, umm, between the two, but I can start. So I'd give you an example of the 30 days and I'll switch it over to the 90 days and and of course, get you some options around that one as well for you. Yeah, umm, and also with your benefit. So the maximum amount of time we will pay the income benefit for anyone injury, illness, you can choose between 8:00 and six months, one year, two years or five years. Yeah, just for anyone. Injury, illness.

[9 minutes 46 seconds][Customer] : Of paying the benefit so you can't blame it for good though. Yep. OK.

[9 minutes 55 seconds][Agent] : Yes, So wouldn't be ongoing because if it's generally speaking with us as it is to find a family with the purpose of course if it happen, if you're returning to work thereafter, umm, so the maximum we do offer would be up to, to five years for anyone injury, illness, umm, but in that case, would you like to start at the, the five years?

[10 minutes 15 seconds][Customer] : Yep, absolutely.

[10 minutes 16 seconds][Agent] : No problems, I'll start there. I'm putting up those amounts for you to need to adjust any of them, of course, just let you know that based off the monthly benefit amount maximum \$11,666.00 a waiting period of 30 days and benefit period of five years, you would be looking at a fortnightly premium of \$219.45 per fortnight for that cover.

[10 minutes 40 seconds][Customer] : Wow.

[10 minutes 42 seconds][Agent] : Just able to give you an example as well, say with the waiting period, if you get the rest of it the same to just drop the waiting period to 90 days and that would

bring the premiums down to \$137.84 a fortnight as an example as well.

[10 minutes 40 seconds][Customer] : That's, yeah, yeah. But that's once you've got to wait.

[11 minutes 1 seconds][Agent] : Oh, what was that?

[11 minutes][Customer] : Yeah, that's three months. You have to wait 90 days.

[11 minutes 2 seconds][Agent] : Sorry, yes. So with the waiting period would be 90 days and the first time in in that example as it is typing areas would be 120 days, umm, at that time.

[11 minutes 16 seconds][Customer] : Yeah.

[11 minutes 13 seconds][Agent] : So of course to keep that in mind we found did you have a preference? Would you like to keep it at the 30 or 90 days? 30 not a problem and we still benefit. They have options around that as well. Say as an example if you kept that for two years but still kept the 30 day waiting period and same monthly benefit amount, UMM would drop it to \$148.67 UMM per fortnight for that one.

[11 minutes 41 seconds][Customer] : You're on the 90 day.

[11 minutes 43 seconds][Agent] : And all that was UMM, so for 30 days, but just dropped the benefit period to two years rather than 5.

[11 minutes 49 seconds][Customer] : OK, I'll leave it.

[11 minutes 52 seconds][Agent] : Yeah. Or was that just to leave it at 5?

[11 minutes 55 seconds][Customer] : I'll leave it at 5. Yeah.

[11 minutes 56 seconds][Agent] : Not a problem. Leave that there for you. Umm, we do also give you a 10% cash back on that one as well. So following your first policy anniversary date, the 10% of those premiums you've paid into it is giving us a cash back to you as well. Umm, to mention umm, we do also include in the policies standard there's a rehabilitation benefit. So it's paying a reimbursement of up to 50% of your monthly income benefit to a maximum of \$3000 to help with rehabilitation costs whilst claiming or we can reimburse up to six times the income benefit towards cost of equipment or modifications required to assist or return to work as well.

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

[12 minutes 33 seconds][Agent] : Umm, and there's also a built in final expenses benefit which is

paying out \$10,000 in the event if you were to pass away. So to assist with feudal expenses or anything else made that that time as well.

[12 minutes 45 seconds][Customer] : OK. Are you over the e-mail? That is correct.

[12 minutes 47 seconds][Agent] : Yeah, definitely I can get that sent off to you. No problems with that. Uh, in the next step for you would be to run you through the health and lifestyle questions as the final price in any terms of coverage determine all the outcome. Would you be happy if anyone you through the application today?

[12 minutes 51 seconds][Customer] : Alright, I'll quickly phone call before 4:45.

[13 minutes 7 seconds][Agent] : OK, no problems. I'll jump in with that because just depending should only take around 10 or so minutes. But if you do need to go, I can always schedule a call if you need to. Just to confirm, I've got your other details correct for you. Your e-mail, that's as Shawn Evans at Oz e-mail so I zed email.com dot AU.

[13 minutes 25 seconds][Customer] : That's the one, right?

[13 minutes 25 seconds][Agent] : Yep and preferred contact number just the mobile, the 0418217324 place that there not a problem and a lot of those light up for me here. Just to mention as well to make you aware of with your premiums, it is stamped which means it'll generally increase each of your wage. But to give you a quick indication of that, if you make no changes to your policy, opt out of the OR yeah, make no changes to your policy kept kept it over the phone for next year. Premiums would be a projection of \$242.80 a fortnight at that time. And if you ever need to, you can also find information about the premium structures on our website as well. I'll take you through the application course so you can get you approved and I've got some options after that for you as well. Now I'll just read you out a pre underwriting disclosure and we'll jump in. So what that states is just please be aware our calls are recorded for quality and monitoring purposes. We collect our personal information to provide insurance quotes you should cover and other related services. We will share this with your insurer and make sure with other Australian service providers for the purpose of administering your policy or handling clients. Our privacy policy tells you more, including how to access and correct information and lodge complaints about breaches of. By proceeding, you



understand that you are applying to purchase an income protection 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 provide honest, accurate and complaint answers. You need to answer each question in full, even if you have provided some information to us in any early 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 or make adjustments to the terms and conditions of your policy. And could I confirm, do you understand and agree your duty, yes or no?

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

[15 minutes 28 seconds][Agent] : Thank you. OK, so it's a series of yes or no questions I'll run you through. Just aside from your height and right. And I've got 2 COVID-19 questions to start with. So have you been hospitalized for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications associated with the COVID-19 infection in the last 30 days? All good. And are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia?

[15 minutes 42 seconds][Customer] : No, no, I am. Yep.

[15 minutes 58 seconds][Agent] : Yeah, like problems and just a permanent resident of Australia, all good. And does your work required to use explosives, travel to areas experiencing war or civil unrest or work offshore, all good. And are you employed or based self-employed?

[16 minutes 13 seconds][Customer] : No, that's right.

[16 minutes 18 seconds][Agent] : But you are as you mentioned you are currently employed and have you been in your current occupation for at least 12 months?

[16 minutes 26 seconds][Customer] : Yes, I have.

[16 minutes 27 seconds][Agent] : And do you intend to change your current occupation in the next 12 months?

[16 minutes 31 seconds][Customer] : No, I don't need to check.

[16 minutes 34 seconds][Agent] : That's fine. And do you have a second occupation that generates

the taxable income?

[16 minutes 39 seconds][Customer] : None of that.

[16 minutes 40 seconds][Agent] : Have you ever been declared bankrupt or placed in a receivership, involuntary liquidation or under administration?

[16 minutes 47 seconds][Customer] : No.

[16 minutes 48 seconds][Agent] : All good. The next section in relation to your height and weight. Please be aware that I'm required to obtain a confidence single figure measurement for each in order to continue with the application.

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

[16 minutes 58 seconds][Agent] : The system does not allow me to enter any approximate figures, words or height and weight ranges. So what is your exact height as you know what either in centimeters or 18 inches? Yep. So it is 680 inches. What is your exact weight as you know what either in kilos, pounds or so.

[17 minutes 8 seconds][Customer] : 6/4 currently at 1:14 please.

[17 minutes 20 seconds][Agent] : Yeah, I worry. So that's just 114 kilos.

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

[17 minutes 24 seconds][Agent] : And have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months? All good. 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, either booked or will be booking travel within the next 12 months?

[17 minutes 29 seconds][Customer] : No, no, hopefully.

[17 minutes 52 seconds][Agent] : No worries. Yeah, that's fine if you have something planned. And which countries do you intend to travel to or reside in?

[17 minutes 58 seconds][Customer] : I have no idea.

[18 minutes][Agent] : OK, no worries. Or would there be any like definite plans at the moment?

[18 minutes 4 seconds][Customer] : No, there's no different thing.

[18 minutes 5 seconds][Agent] : OK, so nothing, nothing booked in or definite that's fine. Umm, And do you have existing income protection cover?

[18 minutes 12 seconds][Customer] : No, I don't.

[18 minutes 13 seconds][Agent] : No problems. The next section in relation to your medical history does ask have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following which is a cancer, tumor, mole or cyst, including skin cancer, sunspots, Melanoma or leukemia? And has he ever had an abnormal PSA test or an enlarged prostate and stroke, chest pain, palpitations or heart conditions such as not limited to heart attack and angina or high blood pressure, a high cholesterol, thorough condition or neurological symptoms such as dizziness or fainting, diabetes, raise blood sugar, impaired glucose tolerance or impaired fasting glucose, hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas.

[18 minutes 32 seconds][Customer] : No, no, no, no, no, no. I have no gallbladder. So yeah, I've got that one.

[19 minutes 8 seconds][Agent] : Yeah, gallbladder, right? Yep, that's fine. I'll list that there for you. So just by sending a response, please answer yes. No, for each of the each of the following. So for the gallbladder or pancreas, I can answer yes, just for the gallbladder itself. And at the time, was it gallstones?

[19 minutes 27 seconds][Customer] : Yes, it was.

[19 minutes 27 seconds][Agent] : Yep. And did you have surgery to treat this condition?

[19 minutes 31 seconds][Customer] : Yes, I did.

[19 minutes 32 seconds][Agent] : All good. Aside from the gallbladder, was there anything regarding the pancreas?

[19 minutes 38 seconds][Customer] : No, not really.

[19 minutes 40 seconds][Agent] : All good, no problems. And just to convince there's no conditions or anything regarding the pancreas itself. All good. And was there anything regarding the OR a disorder of the stomach or valve?

[19 minutes 46 seconds][Customer] : No, no. Is the pancreas gold body connected, is it?

[19 minutes 52 seconds][Agent] : Well, it's just under the same section. So do you have it separately or just have it under the under the one section for you?

[20 minutes 1 seconds][Customer] : Yeah. OK.

[20 minutes 3 seconds][Agent] : Fine.

[20 minutes 6 seconds][Customer] : No, no hepatitis.

[20 minutes 3 seconds][Agent] : And was there any disorder of the liver and any hepatitis, none of that all good. And any epilepsy, body bearing disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis and anxiety, depression or stress requiring medical treatment or any other mental health disorder. Any illegal drug use, obviously prescription medication or safe medical advice or counseling for alcohol consumption, disorder of the kidney or bladder and blood disorder or disease.

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

[20 minutes 42 seconds][Agent] : And asthma or other respiratory disorder, excluding childhood asthma and back or neck pain or disorder and arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia and joint or muscle pain, ligament injuries including replacement or reconstructive surgery and osteoporosis or osteopenia. Yeah. And lastly, any defect of hearing or site other than which is corrected by glasses or contact lenses.

[20 minutes 58 seconds][Customer] : No, no, no, no.

[21 minutes 19 seconds][Agent] : All good. OK and aside or other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or a specialist? Or are you awaiting your results for any medical tests or investigations? Such has been unlimited to any surgeries, X-rays, scans, blood tests or biopsy. And other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? And other than what you've already told me about, have you ever, during your working career, required more than two consecutive weeks of work due to illness or injury? Oh good. And following on, so 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 arthritis, polyposis? And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

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

[22 minutes 28 seconds][Agent] : All good. And final question for you site, other than one of events such as a gift certificate or a voucher, do you engage in or intend to engage in any of the following, which is aviation other than, as I say, paying passenger on a recognised airline, motor racing, parachuting, mountaineering up sailing, scuba diving deeper than 40 meters, cave or recognising or any other hazardous activity, none of that all good. OK, well, that's the end of the application for you. That's all I need to ask you and I'm happy to let you know you have been approved for the income protection cover. So congratulations with that. And I do also need to advise you the premium has risen. So there has been a loading applied. Now what has come back as a loading for us is this in relation to so due to BMI with regards to your current hide and way around that to mention there's no exclusions applied around that and it's not a permanent loading either.

[22 minutes 52 seconds][Customer] : No, thank you. Hold on.

[23 minutes 22 seconds][Agent] : So if anything does change down the track, you can always let US and apply to have that reassessed at any time if you need to as well. Also what was that?

[23 minutes 32 seconds][Customer] : How much money is it?

[23 minutes 34 seconds][Agent] : So with that, I'll advise you the final premium. So it's still kept that the same monthly benefit amount 11,666 and still waiting for your 30 days benefit five years it has been approved would be exactly \$307.19 per fortnight for that cover.

[23 minutes 51 seconds][Customer] : Wow, a beach. I'm pretty a bit like I did bodybuilding that. Why is it loaded with that?

[23 minutes 54 seconds][Agent] : Umm got loaded with that one, but let me know would you like to adjust any Yeah, we thought it because I do understand it is does take into consideration just with your hiding light umm ratios umm, in that regards, because I do understand I haven't even in the past I've like body bills and and that it it does unfortunately does light it. I'm just in relation just to

those two factors, umm, in that case, but with regards to the cover, would you like me to adjust any of the, the benefit amounts or any of those figures at all?

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

[24 minutes 33 seconds][Agent] : No problems. I'll leave that all there for you. And So what I can do for you now. So of course, I'm more than happy to get those documents sent out to you. Of course, as you said, no problems with that. So an alternative, what we can offer you is we're more than happy to provide you with the cover and to get a policy added as my upfront payments required. So you can defer the first payment course. In the meantime, I'm going to send you a few documents via e-mail and a hard copy via post as well. And it does give you a 30 days calling off peer course to review, umm, whilst you're covered as well. Uh, with that cover. Would that be something happy to proceed with today?

[25 minutes 12 seconds][Customer] : I still I still have to get some other quotes together first.

[25 minutes 15 seconds][Agent] : Mm hmm, not a problem. So you'll need to kind of look around. That's fine. What I'll do in that case, I'll get that sent off via e-mail to you, which will have all of that information attached. Also, the pricing for that one will be there as well.

[25 minutes 20 seconds][Customer] : Yep, Yep.

[25 minutes 28 seconds][Agent] : And I'll save all that good to go for you. So if it costs you, take the time to review. If you do have any questions around that for me, my name and details will be attached for you there as well. And if I haven't heard back from you, I can give you a call back.

[25 minutes 49 seconds][Customer] : Yep, that'll be fine. Thank you.

[25 minutes 42 seconds][Agent] : If I gave you a call, say would around the end of the week on the Thursday, would that give you enough chance to review my problems at all? I'll give you a buzz back then if you they feel free to give me a call, but I'll give you a buzz back then. And while I've got you, did you have any other questions around that or anything else I can help you out with at all?

[26 minutes 4 seconds][Customer] : No, that's all at the moment. Thank you.

[26 minutes 6 seconds][Agent] : All good. Not a problem at all. I appreciate all your time. That should be with the emails very shortly. I'll get back to you on the Thursday, see where you're at with it all,

and we'll go from there.

[26 minutes 14 seconds][Customer] : OK, no problem. Thank you.

[26 minutes 15 seconds][Agent] : All good. Thanks for all your time. You take care.

[26 minutes 18 seconds][Customer] : You too. Bye.

[26 minutes 19 seconds][Agent] : Thank you. Bye.