

[9 seconds][Customer] : Hello.

[11 seconds][Agent] : Good afternoon, Steven, it's Emily calling back from Real Insurance. How you going?

[15 seconds][Customer] : Good.

[17 seconds][Agent] : That's good to hear. I'm giving you a call back to follow up on that conversation we were having regarding the life insurance.

[23 seconds][Customer] : Yeah, 169 centimetres.

[24 seconds][Agent] : Just oh, beautiful. Just so we can continue with that, I need to let you know again, calls are recorded. Any advice you provide is general in nature and may not be suitable to your situation. And I'll get you to confirm your name and your date of birth again for me.

[41 seconds][Customer] : Stephen Carriage, 8969.

[44 seconds][Agent] : Beautiful. And you are of course, a male Australian resident, is that right?

[48 seconds][Customer] : Yep.

[49 seconds][Agent] : OK, perfect. Thank you. Now just to reconfirm, we looked at the \$100,000 of the life cover, it's \$20.28 per fortnight. So you're still happy with that?

[59 seconds][Customer] : Yes, thanks.

[1 minutes 1 seconds][Agent] : Beautiful. And I just need to reconfirm in relation to your speaking status and all the questions I've asked you, has anything changed with your responses? Awesome. So the question we're up to is what is your exact height?

[1 minutes 9 seconds][Customer] : No, 169 centimeters.

[1 minutes 18 seconds][Agent] : Fantastic. And what is your exact weight?

[1 minutes 25 seconds][Customer] : Last time I checked it was 92 kilos.

[1 minutes 29 seconds][Agent] : Fantastic and have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Beautiful to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of Australia? I booked or will be booking travel within the next 12 months.

[1 minutes 38 seconds][Customer] : No, no, no, not unless some something lottery happens.

[2 minutes 6 seconds][Agent] : Would be nice wouldn't it? But just confirming that is a definite no, is that correct?

[2 minutes 7 seconds][Customer] : Yeah, yeah, correct.

[2 minutes 13 seconds][Agent] : All right, beautiful. Do you have existing life insurance policies with other life insurance companies with the combined total summer short of more than \$5 million. Have you ever had symptoms of, been diagnosed with or treated full, or intend to seek medical advice for any of the following cancer, tumor, mole or cyst, including skin cancer, sunspots, Melanoma, or leukemia?

[2 minutes 26 seconds][Customer] : No, no.

[2 minutes 44 seconds][Agent] : Have you ever had an abnormal PSA test or an enlarged prostate?

[2 minutes 49 seconds][Customer] : What's the PSA?

[2 minutes 50 seconds][Agent] : It's a prostate specific antigen. It's a screening test for prostate cancer. Beautiful. So just confirming for the recording, that's a no for the whole question, is that right?

[2 minutes 53 seconds][Customer] : Oh, no, yes.

[3 minutes 2 seconds][Agent] : Beautiful. The next one is stroke chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure.

[3 minutes 12 seconds][Customer] : No symptoms.

[3 minutes 14 seconds][Agent] : Perfect.

[3 minutes 21 seconds][Customer] : Well, yeah, no, I've had no trouble.

[3 minutes 14 seconds][Agent] : So that's a definite no for I'm sorry, just for that question because just in regards to no symptoms, it's just com OK, beautiful because it's stroke chest because have you ever had questions? So stroke chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure. Beautiful high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting.

[3 minutes 38 seconds][Customer] : No epilepsy.

[3 minutes 52 seconds][Agent] : OK, we don't have to put epilepsy in this question.

[3 minutes 55 seconds][Customer] : All right.

[3 minutes 56 seconds][Agent] : The, uh, there is one question that will ask about it specifically, so we'll get to that one in a moment. But other than the epilepsy, is it a yes or no for that question there? All right, beautiful.

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

[4 minutes 8 seconds][Agent] : The next one is diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas, epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis.

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

[4 minutes 30 seconds][Agent] : And it says based on your response, please answer yes or no for each of the following.

[4 minutes 36 seconds][Customer] : Yes.

[4 minutes 37 seconds][Agent] : So it's yeah, it says epilepsy or fits of any kind, yes or no. So we'll put down a yes for the epilepsy. Is that correct?

[4 minutes 37 seconds][Customer] : For epilepsy, grandma, Yes.

[4 minutes 48 seconds][Agent] : And was your last seizure more than two years ago? OK.

[4 minutes 55 seconds][Customer] : No, I was 10 years old.

[4 minutes 58 seconds][Agent] : Now the next question here is when was epilepsy diagnosed when you were 10 years old? Yep.

[5 minutes 13 seconds][Customer] : Mm hmm. 1st of July this year.

[5 minutes 9 seconds][Agent] : And what was the date of the last seizure 2024? OK.

[5 minutes 26 seconds][Customer] : Could have been the third of July.

[5 minutes 18 seconds][Agent] : And it says here date and result of most recent investigations, for example EE GMRICT scan, so last scan and what were they checking? What did you have done?

[5 minutes 31 seconds][Customer] : Yeah, just neurological tests and background.

[5 minutes 48 seconds][Agent] : And what were the results?

[5 minutes 57 seconds][Customer] : They were good.

[6 minutes 1 seconds][Agent] : OK, so when they're testing, when they tested you on the 3rd of July, was that to just to find out, umm, because I'm obviously I personally don't have the medical training. So when they tested you after you had that seizure, so on the 3rd of July, were they checking to see whether there were any impacts as a result of the seizure or were they actually checking your like your epilepsy itself or what was it that they were testing?

[6 minutes 30 seconds][Customer] : I'm just checking it it's all.

[6 minutes 34 seconds][Agent] : OK, So what is it that they're looking for exactly? So what is it that they're testing for? Yes, Sir. OK.

[6 minutes 38 seconds][Customer] : Sorry, just to to make sure it wasn't what was it to make sure it was just not too severe and steady and they confirmed, confirmed that it was.

[7 minutes 1 seconds][Agent] : So to kind of assess the effects of the seizure itself and were there any effects from the seizure like lasting effects or anything like that?

[7 minutes 5 seconds][Customer] : Yeah, no, it was just seizure that momentarily.

[7 minutes 20 seconds][Agent] : OK. OK. And did you take medication? If yes, what type? Yep. And what type of medication?

[7 minutes 22 seconds][Customer] : Umm, yeah, yes, yes. Umm, can't, can't pronounce it.

[7 minutes 37 seconds][Agent] : Epsilon, can you spell them out for me maybe, or just vaguely?

[7 minutes 40 seconds][Customer] : The other one's Lamdrin, I can tell you pronounce umm L AM I le Metrogen?

[8 minutes][Agent] : How what did you say it was called the Metrogen lamotrogen.

[8 minutes 4 seconds][Customer] : I think it's Li, think it's LAMITRO. That's it.

[8 minutes 13 seconds][Agent] : Yep. OK, no problem. I found it. And what was the? You said there was 3, is that right?

[8 minutes 21 seconds][Customer] : Umm, yeah, I'll have to have a look.

[8 minutes 31 seconds][Agent] : Thank you so much for checking.

[8 minutes 36 seconds][Customer] : Umm, so in the good for me. Umm, where are we? Oh, that's fine. Percent 10. Yeah. Levetres. Levetres.

[8 minutes 55 seconds][Agent] : Yeah, Levitoracidum.

[8 minutes 57 seconds][Customer] : That's it.

[8 minutes 58 seconds][Agent] : Yep, no problem. So it's three that you take.

[9 minutes 10 seconds][Customer] : Yeah.

[9 minutes 11 seconds][Agent] : OK, no problem. So Yep, that's fine.

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

[9 minutes 14 seconds][Agent] : So epilem, lamotrogen and levitoracidum, OK, yeah, no problem. Umm, and you take all three daily? No problem. And do you know the type of epilepsy you have, for example, petite Mal, grand Mal, tonic clonic? And if not, please describe the nature of the seizures, for example, brief loss of consciousness, convulsions, muscle stiffness, etcetera. So you said yours were grand Mal?

[9 minutes 25 seconds][Customer] : Yes, yeah, that's what they will diagnose when I was younger.

[9 minutes 49 seconds][Agent] : Yep.

[9 minutes 50 seconds][Customer] : So I'll say it's the same.

[9 minutes 50 seconds][Agent] : So what was that?

[9 minutes 55 seconds][Customer] : I presume it's still the same.

[9 minutes 54 seconds][Agent] : Sorry you haven't had any other diagnosis or changes to it? Yep, no problem. And how many seizures do you have per year?

[10 minutes 1 seconds][Customer] : No, in the last couple of years it's been no more than two.

[10 minutes 15 seconds][Agent] : So no more than two. Yep. And it's all based at the time of application.

[10 minutes 25 seconds][Customer] : Yeah, just one.

[10 minutes 22 seconds][Agent] : And how many of you had this year, Is it just the one or Yep. And the next question so we can move on. We've disclosed all the epilepsy questions. The next one is motor neuron disease. Yes or no, Multiple sclerosis, muscular dystrophy, Parkinson's disease,

paralysis.

[10 minutes 43 seconds][Customer] : No, no, no, no, no.

[11 minutes][Agent] : The next one is anxiety, depression or stress requiring medical treatment or any other mental health disorder, any illegal drug use, abusive prescription medication, or received medical advice or counseling for alcohol consumption.

[11 minutes 6 seconds][Customer] : No, definitely. No.

[11 minutes 17 seconds][Agent] : Beautiful disorder of the kidney or bladder, blood disorder or disease, asthma or other respiratory disorder excluding childhood asthma.

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

[11 minutes 34 seconds][Agent] : 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 specialist? Though? Are you awaiting results for any medical tests or investigations such as they're not limited to any surgeries, X-rays, scans, blood tests or biopsy? Beautiful, Other than what you have already told me about, are you contemplating seeking medical advice for any symptoms?

[11 minutes 52 seconds][Customer] : No one moment please.

[12 minutes 3 seconds][Agent] : Sure.

[12 minutes 13 seconds][Customer] : Could you give me 5 minutes?

[12 minutes 16 seconds][Agent] : Yeah. Oh, good. Take your time. Yes.

[13 minutes 20 seconds][Customer] : Alright, good, the guy.

[13 minutes 26 seconds][Agent] : OK, beautiful. Just for the sake of the recording and compliance, I'll just repeat that last question. Umm, so other than what you have already told me about in the past three years, have you sought, sorry, in the last three years, have you sought medical advice or treatment by a medical practitioner specialist? Or are you awaiting results for any medical tests or investigations such as, but not limited to any surgeries, X-rays, scans, blood tests, or biopsy? Beautiful, 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? 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 adenomatous polyposis. To the best of your knowledge of any of your immediate families suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60.

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

[14 minutes 37 seconds][Agent] : And there's one last question for you now, Steven. So other than one off events, gift certificates or vouchers, 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, AB sailing, scuba diving deeper than 40 meters, cable wreck diving, or any other hazardous activity?

[15 minutes][Customer] : Nah.

[15 minutes 2 seconds][Agent] : Beautiful. So I'm just letting it all up for you now. OK. So Stephen, what we need to do is we do need to refer this application off to the underwriters for further assessment. So it's in relation to the epilepsy and the fact that you have had a a seizure in the last two years. Now while your application is being assessed, you will actually be covered for accidents or deaths, which pays out if death was due to a direct result of an accident, cover under this loss until the insurer makes a decision on your application or 30 days from today, whichever is earlier. Now to refer this one off for you. We basically get the policy set up in full. That way if it comes back approved and you're happy with the outcome, it's not an easy for us to just hit accept for you. So I'll confirm a couple more of your details so that we could do that. I've got your e-mail address as steven carriage69@gmail.com, is that right?

[16 minutes 8 seconds][Customer] : Correct.

[16 minutes 9 seconds][Agent] : Beautiful. And this number I've called you back on, is that your preferred contact number? All right, too easy. And is this your best address? I'll just reconfirm is 14 Tom Brown Rd. in Port Kembla.

[16 minutes 13 seconds][Customer] : Yes, Yep.

[16 minutes 20 seconds][Agent] : All right, too easy. Now, even if this does come back approved today and we covered you, you still don't have to pay anything until the day that you choose. So

what day would you like me to note down for the first payment day?

[16 minutes 36 seconds][Customer] : So how long did you say that Approved?

[16 minutes 38 seconds][Agent] : I'm sorry, what was that?

[16 minutes 40 seconds][Customer] : So how long?

[16 minutes 42 seconds][Agent] : Till it'll get approved. Really good question, but to be honest with you, we do say that it can even take up to 30 days. However, they're usually pretty quick. Like I should have an answer for you within the next couple of hours. OK. They're usually pretty quick at getting back to us same day. I can't do fortnightly payments on a weekend, but I can do the following Monday for whatever Saturday works.

[16 minutes 44 seconds][Customer] : Yeah, Fortnightly is on a Saturday, right?

[17 minutes 14 seconds][Agent] : So what would you like me to note down for the first day? Sure. So I didn't. What do you mean? Like this coming Monday the 12th? Yeah, we can do that. And then it'll be every fortnight on a Monday from this. Are you happy with that?

[17 minutes 21 seconds][Customer] : Well, I'll just have to leave the money in the account on Monday, Yeah, Yep.

[17 minutes 37 seconds][Agent] : All right, too easy now. It's nice and easy. We do a direct debit. We do prefer to note those details down now, Steven, 1 less thing for us to worry about if it does come back approved. What would you like us to note down, though, Would be as be an account number or Visa or MasterCard?

[17 minutes 54 seconds][Customer] : MasterCard.

[17 minutes 55 seconds][Agent] : MasterCard, Yeah, no worries. Just for security reasons, let me note down card details. The call recording will stop and it'll start up again once I've put it through. So take your time if you go to grab it. But when you're ready, let me know so that I can stop that call recording first.

[18 minutes 10 seconds][Customer] : Just one question.

[18 minutes 13 seconds][Agent] : Sure.

[18 minutes 13 seconds][Customer] : This is only a quote, isn't it?

[18 minutes 16 seconds][Agent] : So either way, it's entirely up to you what you want to do. So at the moment obviously we can't cover you or insure you for the full policy unless it gets approved by our underwriters. So the first step either way is to refer it off to them to confirm whether we can't even cover you. Even when I call you back, I can still confirm whether you're happy to go ahead with it even if you are approved, OK? So I can make sure that I'm contacting you to discuss that outcome with you, OK. Alright, beautiful. Now. Yeah, just let me know when you've got that card ready and I'll stop that call recording.

[18 minutes 37 seconds][Customer] : Alright, alright, alright, it's ready.

[18 minutes 53 seconds][Agent] : Alright, beautiful, I'll stop that call recording for you now. Just bear with me. Now, and just letting you know, the call recording has started up again. So all I've got to do for you, Steven, is reach you through a declaration. There's one question in the middle and then two at the end that I need yes or no answers for. And this will be done for you. If I do start to read this too fast, or if you've got any questions at all as we're going through, you just jump in, let me know, OK?

[20 minutes 2 seconds][Customer] : No worries.

[20 minutes 3 seconds][Agent] : Sorry every thank you Stephen Courage. It is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Family life cover is issued by Hanover Life Free of Australasia Limited whom we will refer to as Hanover. Hanover 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. Hanover has relied upon the Sorry. Hanover 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?

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

[21 minutes 5 seconds][Agent] : Beautiful. We may from time to time provide office to you by 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 until you opt out. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum benefit amount of Steven Courage receives \$100,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your premium for your first year of cover is \$20.28 per fortnight. Your premium is stepped, which means it will be calculated at each policy anniversary and will generally increases your H. Your sum insured will also increase automatically by 5% each year and you can update it this each year. Included in your premium is an amount payable to GSS of up to 65% to cover costs. Your premium will be debited from your credit card, which you will authorize to debit from and have provided to us. The policy documentation, PDF and FSG 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 product meets your needs. You have a 30 day cooling off. During Sorry 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 do not cancel any existing policy until you have received and reviewed our policy in full. Finally, we have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. So just two questions for you.

[22 minutes 57 seconds][Customer] : Yes.

[22 minutes 52 seconds][Agent] : Do you understand and agree with the declaration, yes or no, Beautiful. And obviously if this comes back approved that we go ahead and you go ahead with it, we'll get everything sent out for you. But would you like any other information or would you like me to read any part of the PDS to you? Just put that in now. Beautiful. Well, that one's all done,

Stephen. We've referred that one off to the underwriters for you. Like I mentioned, they should hopefully get back to me today. Just a heads up, make sometimes come back with further questions. So if you could just keep your phone handy, that would be awesome. And I'll give you a call back as soon as I hear anything from them. OK, perfect. Well, it was lovely speaking with you today. I look forward to speaking to you soon, hopefully.

[23 minutes 10 seconds][Customer] : No, Alright, Alright. Thank you very much.

[23 minutes 39 seconds][Agent] : Thanks so much. Bye.

[23 minutes 41 seconds][Customer] : Alright.