

[13 seconds][Customer] : Hello.

[14 seconds][Agent] : Hello, good afternoon team. It's Alfred here calling from Will Insurance. I'm calling on behalf of Tim and my colleague.

[20 seconds][Customer] : Yep.

[20 seconds][Agent] : So it's in regards to your income protection colour. So for compliance purposes, Please note calls are recorded. Any advice we provide is general nature, may not be said with your situation. Fur, can I have you confirm for me your details? Tim, your full name and date of birth please?

[23 seconds][Customer] : OK, yeah. Timothy Michael Dickinson, 27, of the 5th, 1979.

[41 seconds][Agent] : Fantastic. OK, that's fine. So the income prediction cover there that you went through with Tim and what has come back here with a final answer. I'll just look into that for you. OK. So Tim, Mr. Tim Dickinson, do you agree to the following changes to your agreed quote for the following exclusion applies for Tim Dickinson in regards to the benefit of income protection. Now Income. No income protection benefit will be paid on in this policy due to any claims arising directly or indirectly from any disease or disorder of the left and or the right knee, including the joint muscles, cartilage, ligaments and tendons or related treatment or surgery. OK. Apart from that, everything else is still the same. So you're looking at paying \$85.01 a fortnight and that will get you covered. So that's been approved. Happy with that.

[1 minutes 37 seconds][Customer] : OK, yeah, I guess so.

[1 minutes 43 seconds][Agent] : OK.

[1 minutes 40 seconds][Customer] : Like, you know, had no trouble with my knees for the last 25 years and 100%.

[1 minutes 47 seconds][Agent] : Yeah, I understand where you're coming from. But it's I guess because it's the previous, I guess preexisting condition that that happened in the past and that's the reason why that that happened. And the good news is you have been approved with with the exclusion there though in case.

[1 minutes 45 seconds][Customer] : So can I just ask a question?

[2 minutes 4 seconds][Agent] : Yeah, sure.

[2 minutes 6 seconds][Customer] : OK, just for argument's sake, just say I have a car crash and I injure other parts of my body as well as my knees.

[2 minutes 17 seconds][Agent] : Yep. No, basically what will happen is that they they assess the claim, they'll be L looking to it and see what was it. What happened is the car crash you injured the parts of your body and then they'll assess accordingly. So we've been. Yep.

[2 minutes 19 seconds][Customer] : He's gonna go oh sorry no, it's knees are there and that not covered no, but head injuries and all that and and knees are done as well because of the knees are injured.

[2 minutes 53 seconds][Agent] : Well, see, that's not my, my, my part of the department there. But I mean, what you're asking me is a claims question, which is, and it's always, it's, it's viewed case by case, obviously.

[2 minutes 49 seconds][Customer] : Does that mean it wipes the whole thing or well, because MMM.

[3 minutes 3 seconds][Agent] : So in that scenario that you've, that you've just presented there, I would imagine what would happen is that they would assess that and understand it was, it was, it was an injury, not due to the knee. It was an injury due to a car accident. If that was the case. And then they'll, they'll assess that and see, you know, what, what, what parts of the body is injured and so forth. And I'll and I'll go according you to that. OK. So, but like I said, I mean that's that's, that's a a scenario where you've just presented me with with a is a quite a unique scenario there. But the we've got we've got.

[3 minutes 36 seconds][Customer] : If you're in a car, car, there's gonna be multiple injuries.

[3 minutes 36 seconds][Agent] : Yeah, I would imagine. Yeah, you're right. Yeah.

[3 minutes 38 seconds][Customer] : But what I'm saying, yeah, if if there's one part of my body not covered, is that kind of what anything else like otherwise there's no point in me having any cover then if it's.

[3 minutes 49 seconds][Agent] : No. Well, I mean for everything else you are covered. So you've you've got an exclusion for this and I'll just read that exclusion again. Just so it's clear for you, it's no

income protection benefit will be will be paid by under this policy due to any claims arising directly or indirectly from any disease or disorder of the left hand or right knee, including the joint, muscle, cartilage, ligaments and tendons or related treatment or surgery.

[4 minutes 19 seconds][Customer] : OK, that's that's any disease from that, but not injury.

[4 minutes 18 seconds][Agent] : So apart from that, Yep, yeah, that, that could that's, that's derived from from I guess that's right.

[4 minutes 27 seconds][Customer] : So if I was to injure my knees it would be covered.

[4 minutes 27 seconds][Agent] : OK, the that's the I'll just repeat the exclusion again just so it's clear in your mind. So it says here no income prediction benefit will be paid by under this policy due to any claim arising directly or indirectly from any disease or disorder of the Li left and or right knee, including the joint, muscle, cartilage, ligaments and tendons or related treatment or surgery. So when you receive your documents, you'd receive, you'd have that exclusion there. So you can actually read through it as well. And if you do have any further questions in in relation to that, you can certainly give us a call. We'll put you on to our claims department and then they'd be more than happy to answer your questions in relation to that.

[5 minutes 14 seconds][Customer] : OK.

[5 minutes 16 seconds][Agent] : Alright. Are you happy with with the policy though so far? So far it's your first collection payment date is on the 4th of March. So that's that's the first collection payment that which is next Thursday and it'll be every fortnight thereafter of that amount of \$85.01 fortnight. Happy with that.

[5 minutes 16 seconds][Customer] : Yep, Yep.

[5 minutes 35 seconds][Agent] : OK, fantastic.

[5 minutes 35 seconds][Customer] : OK.

[5 minutes 36 seconds][Agent] : Well, congratulations. Welcome aboard. Now Tim, just so you know, our office hours, we are open from Monday to Friday from 8:00 in the morning, 8:00 PM at night. It is the Standard Time.

[5 minutes 48 seconds][Customer] : OK.

[5 minutes 47 seconds][Agent] : Just feel free to give us a call if you have any questions about your cover or anything like that as well, OK?

[5 minutes 52 seconds][Customer] : Yeah. So I would like to clear that out. Is there someone I can speak to?

[5 minutes 57 seconds][Agent] : Yeah, Yeah, I can transfer you now if you like, no problem at all. OK. Yeah, more than happy to do that.

[5 minutes 59 seconds][Customer] : Yeah, OK.

[6 minutes 1 seconds][Agent] : OK, Just hold the line and I'll transfer you to claims right now. And then that way you can you can get some clarity around that if you like. OK, won't be long.

[6 minutes 10 seconds][Customer] : Yeah, I can.

[6 minutes 11 seconds][Agent] : OK. Thank you.

[6 minutes 32 seconds][Customer] : Oh, hi, Alf.

[6 minutes 34 seconds][Agent] : Hey, how are you back?

[6 minutes 35 seconds][Customer] : I'm good.

[6 minutes 35 seconds][Agent] : We've got Tim.

[6 minutes 36 seconds][Customer] : How are you?

[6 minutes 36 seconds][Agent] : Not too bad. We've got Tim here. He's just taking out an insurance cover with us. I'll just hop out of the lead so you can see it.

[6 minutes 42 seconds][Customer] : Yeah, I need the policy number.

[6 minutes 45 seconds][Agent] : Oh, damn. Just got out of it. Yes, of course you do. Can you see it in front of you or? No, You evolve. Is it gone? That's gone.

[6 minutes 56 seconds][Customer] : No, no, it doesn't come up on our end.

[6 minutes 57 seconds][Agent] : Damn Alright, alright, let me see if I can Oh no, I've got it. I've got it, I've got it, I've got it give me a second I'll find it here.

[7 minutes 9 seconds][Customer] : That's alright.

[7 minutes 8 seconds][Agent] : Sorry about that Alright so Tim took out a policy with us today uh, I just completed it for a colleague of mine Is not is not here. Umm, so he ha, he copped an exclusion

on the cover for the income protection cover and his and his queries around the exclusion.

[7 minutes 31 seconds][Customer] : OK. Is this for claims or service? Cos it's not claiming, right.

[7 minutes 31 seconds][Agent] : Now it's like to be as as clear as possible, he it's a claims he's not claiming, but he's got a claims question.

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

[7 minutes 45 seconds][Agent] : So is that OK?

[7 minutes 47 seconds][Customer] : Yeah, yeah, of course. What's the policy number?

[7 minutes 48 seconds][Agent] : Yeah, alright. So policy number is 721.

[7 minutes 52 seconds][Customer] : Yep, Yep. OK. And he just took out the policy. Right?

[7 minutes 53 seconds][Agent] : 773048 just took out the policy.

[8 minutes 6 seconds][Customer] : So you've Id'd him?

[8 minutes 6 seconds][Agent] : He has an exclusion. I have. But you need to do that again. Sorry about that.

[8 minutes 10 seconds][Customer] : Yeah, that's fine. That's alright. Let me know when you're out.

[8 minutes 12 seconds][Agent] : I'm not now. And let me know when you're ready and I'll put them through. What do you prefer?

[8 minutes 18 seconds][Customer] : Are you dropping him in or warm transferring up to you. I don't really mind.

[8 minutes 24 seconds][Agent] : I know me.

[8 minutes 24 seconds][Customer] : You can drop him if you want.

[8 minutes 25 seconds][Agent] : Just dropping me. Yeah. OK.

[8 minutes 26 seconds][Customer] : Yeah.

[8 minutes 26 seconds][Agent] : Thanks, Beck. Thank you.

[8 minutes 30 seconds][Customer] : Welcome to real insurance claims department you're speaking with.