

[3 seconds][Agent] : Welcome to Breed Insurance. You're speaking with Matt. How can I help you?

[7 seconds][Customer] : Hello I'm just returning a call that I missed yesterday from this number.

[12 seconds][Agent] : OK. Have you done any enquiries for any type of insurance here? OK, let me have a look into that one. What's your first last name, date of birth?

[15 seconds][Customer] : Yes, yes, I was on one Lachlan or 15/09/1990.

[24 seconds][Agent] : Beautiful. Let me have a look while we're trying to give you a ring there and whilst I do that, just to let you know that all of our calls are recorded. Any advice I do provide is general in nature and may not be suitable to your situation. So look and we'll try to give you a ring. In regards to your income protection application we have received from you there. Yep, I'm so more happy to help you out with that one there. So I can also just confirm that you are a male Australian resident, Beautiful. Now Lachlan, just so I can best assist you there, what's made you look into the income protection there?

[39 seconds][Customer] : Yep, yes, well, it's just a discussion that I've been having with my partner for quite some time. Would be a good idea to have.

[59 seconds][Agent] : Yep, Yep, of course, no problems at all. So what I'd like to do for here is obviously just explain to you what we do provide here without income protection. Uh, we can jump into some pricing and see what it does come up for you there.

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

[1 minutes 12 seconds][Agent] : Now, without cover here, what it's designed to do is obviously provide a monthly income benefit paid directly to you if you were unable to work due to a disabling sickness or injury and you suffer the loss of income.

[1 minutes 25 seconds][Customer] : Yep.

[1 minutes 25 seconds][Agent] : Now, it's obviously designed to help cover your bills and living costs if your salary is interrupted. Now with the income protection, there is just one criteria and you just need to work a minimum of 15 hours per week and paid employment. So you do work a minimum of 15 hours per week and paid employment.

[1 minutes 42 seconds][Customer] : Yes.

[1 minutes 42 seconds][Agent] : Beautiful.

[1 minutes 49 seconds][Customer] : Yep.

[1 minutes 43 seconds][Agent] : Now we offer an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000.

[1 minutes 53 seconds][Customer] : Yep.

[1 minutes 53 seconds][Agent] : Now, very easy to apply, umm, all we do is just ask you some health and lifestyle questions over the phone to see if you are approved and if so, on what terms we can offer. And once in place, it will cover you until your policy anniversary following your 65th birthday.

[2 minutes 1 seconds][Customer] : OK, Yep.

[2 minutes 10 seconds][Agent] : Now keep in mind that there are some exclusions that apply, umm, as outlined in the PDS. Umm, So what we'll do here just so I can jump into some pricing. I just have to do a very quick, umm, disclosure based, uh, assessment on your, uh, your, uh, your work there.

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

[2 minutes 28 seconds][Agent] : So with this one here, let me just jump into these. So base, as it says, before you answering any of that questions, it is important that you are a way of your duty to answer all our questions accurate and honestly. Failure to do so could impact your cover at claims time.

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

[2 minutes 43 seconds][Agent] : So the first question here just read, do you work 15 hours or more per week?

[2 minutes 50 seconds][Customer] : Yes.

[2 minutes 50 seconds][Agent] : And is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment?

[3 minutes][Customer] : No. In a workshop?

[3 minutes 2 seconds][Agent] : That's fine. And do you perform, uh, heavy physical duties, use Mach, uh, use machinery or drive a vehicle?

[3 minutes 9 seconds][Customer] : Yes.

[3 minutes 10 seconds][Agent] : OK. And are you qualified skilled or semi skilled or holder, uh, required licenses to perform your role?

[3 minutes 17 seconds][Customer] : Yes.

[3 minutes 18 seconds][Agent] : OK. And do you work in any of the following fields, aviation as a pilot or crew, entertainment or sporting industry, Air Force, Army, armed forces? Or do you handle explosives? OK. And do you regularly work underground or work underwater, work at heights above 10 meters, work offshore, carry a firearm or drive long haul?

[3 minutes 31 seconds][Customer] : No, no, none of them.

[3 minutes 42 seconds][Agent] : Beautiful. So let me just generate that one. So that's the treaty based assessment done. So let's jump into the pricing. So just to begin with, have you had a cigarette in the last 12 months?

[3 minutes 54 seconds][Customer] : No.

[3 minutes 54 seconds][Agent] : Beautiful. Now in order for me to generate what we can offer you there, what would be your annual income before tax?

[4 minutes 4 seconds][Customer] : Last year it was 140. But it's it's different every year based on overtime, I think.

[4 minutes 6 seconds][Agent] : Yep, Yep. OK So what we can do is obviously can take it with your last pre taxable income.

[4 minutes 18 seconds][Customer] : Yep. No, Yeah, it was. Yeah, Yep. Yeah.

[4 minutes 14 seconds][Agent] : If that was 140,000 before tax, Yep, hundred 140,000 before TA but but before Yep, perfect, no problems at all. So based on your duties, you can select A benefit amount from \$1000 being the minimum up to the maximum there of \$8166 per month. So what amount would you like me to quote you on?

[4 minutes 39 seconds][Customer] : Yep, probably mid range.

[4 minutes 45 seconds][Agent] : Yep.

[4 minutes 44 seconds][Customer] : I think about half of that.

[4 minutes 45 seconds][Agent] : So I obviously what we do is we work in a \$100 increment above 1000. So you can choose anywhere from \$1000 all the way up to the maximum of 8166. So you can choose anywhere in between those levels. So is there a specific amount you want to be covered for per month?

[5 minutes 6 seconds][Customer] : Yeah, I think we'll just quote the Max.

[5 minutes 8 seconds][Agent] : The Max certainly. I'll pop that one in for you there.

[5 minutes 12 seconds][Customer] : Can we, I can adjust it afterwards before we agree to anything, can't I?

[5 minutes 12 seconds][Agent] : All right, definitely. So what we can obviously do is look allowing that benefit amount down once we do go through all the, umm, through the assessment here. Umm, so umm, can I confirm if you are employed or self-employed?

[5 minutes 22 seconds][Customer] : Yep, employed. Yeah.

[5 minutes 28 seconds][Agent] : So pre tax income is the total annual uh, umm remuneration and pay to you by your employer before tax excluding super contributions including salary and regular uh, income. Uh, sorry, regular Commission or bonuses. Now with this one here you the waiting period is the non payment period that you must wait before the income benefit is payable after the insured events. Now you can choose 30 days or 90 days. Please keep in mind the income benefit is paid in arrears. This means if you choose a 30 day waiting period, your first payment will be 60 days after you were first eligible to claim. So which waiting period would you like me to quote you on there? We've got 30 days or 90 days, 30 perfect. Now the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness. Now, uh, you can choose from that one, uh, with the benefit of six months, one year, 2 years and five years. So which benefit payer would you like me to quote you on?

[6 minutes 14 seconds][Customer] : I think I'll go to 30, two years.

[6 minutes 34 seconds][Agent] : Two years, No problems. I'll pop that one in for two years, all right now with this one here, it's just, uh, loading up for me here. So with this one here, umm, if you're looking at a monthly benefit amount of 8166 with a waiting period of 30 days and a better, uh,

benefit period of our two years, that one works out on a fortnightly premium of \$105.75 per fortnight.

And that's going to cover you there for what I have discussed just that.

[7 minutes 6 seconds][Customer] : OK. I'm just looking for a bit of paper. So that was 100. OK.

[7 minutes 11 seconds][Agent] : So \$105.75 per fortnight, covering you there for \$8166 per month with a 30 day waiting period and a benefit period of two years.

[7 minutes 27 seconds][Customer] : OK. Can that be sent in an e-mail?

[7 minutes 26 seconds][Agent] : So I can definitely arrange to get some information. OK.

[7 minutes 36 seconds][Customer] : Yep.

[7 minutes 32 seconds][Agent] : What I would likely to do is take you through these questions to check for your eligibility because these questions you do determine the final outcome of the income protection.

[7 minutes 41 seconds][Customer] : OK.

[7 minutes 41 seconds][Agent] : Umm, but initially their house is sounding. I know you said you maybe you wanted to look at lowering it down at the start. Of course. Do you want me to look lower than the 8166 for you? Uh, I think we'll worry about that after.

[7 minutes 50 seconds][Customer] : I think we'll worry about that after.

[7 minutes 53 seconds][Agent] : OK. So, umm, included in the policy is a rehabilitation benefit, which pays a reimbursement of up to 50% of your monthly income benefit, uh, to a maximum of \$3000 to help with rehabilitation cost whilst claiming, or we can reimburse up to six times your income benefit towards uh, the cost of equipment or modifications required to assist your return to work. Now there's also a final expenses benefit which pays \$10,000 in the event that you Pennsylvania that you pass away. Now in regards to your premiums there, your premium is stepped, which means it would generally increase H or as you age, but is it as an indication if you make no changes to the policy, your premium next seat will be \$108.31 per fortnight for that one there.

[8 minutes 44 seconds][Customer] : Yep.

[8 minutes 44 seconds][Agent] : Umm, Now let's jump into these questions that if you are accepted, what we're going to do is post all the information off to you there so you can sit down and obviously

have a look over those documents there in full. So what would be your post code there in QLD?

Yep. And your suburb? Yep, I'll find that one on my list. And what's the address there? Beautiful.

[8 minutes 58 seconds][Customer] : 4701 Koogale, 361 Patterson Ave., Koogale, Yes.

[9 minutes 9 seconds][Agent] : And your home and postal address, is that the same Beautiful. So what I'm going to do now for you here is just read you off just a very small statement. Umm, now all this statement is just going to go through. It's just your duty just to make sure that you do answer these questions truthfully there.

[9 minutes 24 seconds][Customer] : Yes.

[9 minutes 24 seconds][Agent] : So it just says. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it with other Australian service providers for the purpose of administering your policy or handling claims. A privacy policy tells you more, including how to access and correct your information and lodge complaints about Breakers of privacy. By proceeding, you understand you're applying to purchase an income protection policy and as such have AG to take raiseable 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 complete 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 Raiseable 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. It just says here, do you understand done a great to your duty, yes or no?

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

[10 minutes 28 seconds][Agent] : Thank you. All right, so as I said, all these questions are just yes or no, just excluding the heights and whites. Umm, so the first question he says, 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, uh, 30 days?

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

[10 minutes 48 seconds][Agent] : And are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia. Beautiful. Now I does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore?

[10 minutes 55 seconds][Customer] : Australian citizen No.

[11 minutes 5 seconds][Agent] : And are you A employed or B self-employed?

[11 minutes 8 seconds][Customer] : Employed.

[11 minutes 9 seconds][Agent] : And have you been in your current occupation for at least 12 months?

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

[11 minutes 14 seconds][Agent] : And do you intend to change your current occupation in the next 12 months?

[11 minutes 18 seconds][Customer] : No.

[11 minutes 19 seconds][Agent] : OK. And do you have a second occupation that generates a taxable income? And have you been declared, uh, have you ever been declared bankrupt or placed into a savership involuntary liquidation or under administration?

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

[11 minutes 34 seconds][Agent] : And the next section is in relation to your heights and weights. Please be aware that I am required to obtain a confident single figure measurement for reach in order to continue with the application. The system does not allow me to enter any approximate figures, words or heights and weight ranges. So it just says here, what is your exact heights? We can make that in centimeters or feet 10 inches. Beautiful. And what is your exact weights? We can take that in kilos, pounds or stones.

[11 minutes 55 seconds][Customer] : 185 centimeters, 100 kilos.

[12 minutes 3 seconds][Agent] : Beautiful. And to the best of your knowledge, are you infected with? Are you in a high risk category for contracting HIV which causes AIDS? And have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months? And do you have definite plans to travel or reside outside of Australia, IE booked or will be booking travel within the next 12

months?

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

[12 minutes 29 seconds][Agent] : Beautiful. Let's pull up the next question here. It's just lighting up for me here, so just bear with me. And this says, do you have existing income protection? Perfect. And next round of questions here just in regards to medical history. Still all just yes or no questions. But the overarching question that we do refer back to says have you ever had symptoms of, been diagnosed with, or treated for, or intend to seek medical advice for any of the following cancer, tumor, mol or cyst, including skin cancer, sunspots, Melanoma or leukaemia?

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

[13 minutes 6 seconds][Agent] : Have you ever had an abnormal PSA test or a enlarged prostate, stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure, high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting?

[13 minutes 27 seconds][Customer] : I have had high cholesterol.

[13 minutes 29 seconds][Agent] : OK, that's fine. So just to see based on your response, please answer yes or no for each of the following. It says high cholesterol.

[13 minutes 34 seconds][Customer] : OK, yes.

[13 minutes 35 seconds][Agent] : So we'll say yes and it says have you ever had a cholesterol blood test with the result grades of them or equal to 7.0 million moles per liter.

[13 minutes 45 seconds][Customer] : Yes.

[13 minutes 46 seconds][Agent] : OK and it just says you have you been advised to take or are you taking medication?

[13 minutes 52 seconds][Customer] : No medication.

[13 minutes 53 seconds][Agent] : OK And was this a one off raised test result early which has been tested again on multiple occasions and confirmed by your GP as returning to normal with no further treatment or follow up required.

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

[14 minutes 7 seconds][Agent] : OK And this is your thyroid condition.

[14 minutes 11 seconds][Customer] : What was that? Sorry.

[14 minutes 9 seconds][Agent] : What was that? A thyroid condition and neurological symptoms such as dizziness or fainting. Thank you. Diabetes, Raised blood sugar, impaired glucose tolerance or impaired fasting glucose.

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

[14 minutes 27 seconds][Agent] : Hepatitis or any disorder of the liver, stomach, bowel, gallbladder, or pancreas, and epilepsy. Motoneuron 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, abuse, or prescription medication or received medical advice or counseling for alcohol consumption, Disorder of the kidney or bladder, blood disorder or disease. Asthma or other respiratory disorder, excluding childhood asthma, back or neck pain or disorder. Arthritis. Chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Joint or muscle pain. Ligament injuries, including replacement or reconstructive surgery. Osteoporosis or osteopenia. Any defective hearing or salt other than which is corrected by glasses or contact lenses.

[14 minutes 32 seconds][Customer] : No, no, no, no, no, no, no, no, no, no, no, no, no.

[15 minutes 30 seconds][Agent] : Perfect. Now 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? 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 biopsies? OK, and it just says he what condition required the medical examination or advice?

[15 minutes 50 seconds][Customer] : Yes, broke my thumb.

[16 minutes][Agent] : OK, Yep. So I'll put in here broken bone. OK, I've got broken bone and did that did you get did you get a full recovery? Perfect. So I can pop in broken bones due to injury, 100% recovery. So pop that one. Is there anything else?

[16 minutes 7 seconds][Customer] : Yes, there's nothing else with me.

[16 minutes 18 seconds][Agent] : Perfect. So what we'll do here, we'll leave that one as it is. So it says 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?

[16 minutes 17 seconds][Customer] : No, no.

[16 minutes 30 seconds][Agent] : And then other than what you have already told me about, have you ever during your working career required more than two consecutive weeks off due to illness or injury? OK. And it just says here, what was the name of the illness or injury?

[16 minutes 39 seconds][Customer] : Yes, broken thumb.

[16 minutes 47 seconds][Agent] : OK, that's fine. So broken. Let's see if that one comes under broken bone. Just if I put broken bone due to injury and that was obviously again, 100% recovery.

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

[16 minutes 58 seconds][Agent] : Perfect.

[16 minutes 58 seconds][Customer] : Same injury.

[16 minutes 59 seconds][Agent] : Yep, that's fine. So we'll pop that one in for you there. OK, continue on. There's only three more questions to go. This next two is in regards to family history. So this in regards to your father, mother, brother or sister. 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 adenomatous polyposis?

[17 minutes 22 seconds][Customer] : No.

[17 minutes 24 seconds][Agent] : And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or the hereditary disease prior to age 60?

[17 minutes 33 seconds][Customer] : No.

[17 minutes 34 seconds][Agent] : Thank you. And one final question here. Other than one off events, gift certificates or vouchers to engage in or intend to engage in any of the following aviation other than as a fair pay passenger on a recognized airline, motor racing, parachuting, mountaineering up sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity.

[17 minutes 58 seconds][Customer] : Does mountain biking come into that?

[18 minutes][Agent] : It would So let me go onto mountain bikes. So what we'll do, we'll have to pop that in the other hazardous specific sports. So this is based on your response. Please answer yes or no for each of the following. It says aviation other than as a fare paying passenger or crew for a recognized airline, yes or no.

[18 minutes 17 seconds][Customer] : No.

[18 minutes 18 seconds][Agent] : And it says mountaineering, rock climbing or upsailing.

[18 minutes 22 seconds][Customer] : Well, yes.

[18 minutes 24 seconds][Agent] : OK, sorry. Do you like rock climb or do you upsail?

[18 minutes 28 seconds][Customer] : No.

[18 minutes 29 seconds][Agent] : OK, so with the trial bike riding that comes in the other section.

[18 minutes 36 seconds][Customer] : OK. Yep.

[18 minutes 33 seconds][Agent] : So this is only asking if you do mountaineering, rock climbing or up sailing.

[18 minutes 37 seconds][Customer] : So no.

[18 minutes 38 seconds][Agent] : OK, and this is here long distance sailing and Hang Gliding, excluding one time glides and skydiving or parachuting excluding one time glide are one time jumps. And then got here scuba diving and we've got Motorsports excluding recreational trail bike riding.

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

[19 minutes 2 seconds][Agent] : OK, and it says the other hazardous pursuits or sports. So we'll say yes to this one. And what is it did you say? So you said it's trail. It was mountaining bike.

[19 minutes 8 seconds][Customer] : Yep, mountain bike riding.

[19 minutes 11 seconds][Agent] : Was it mountain bike? OK, mountain biking. Yep, I can pop that one here. Done. I'll pop that one in this section. All right, done. Well, that's gonna submit the response back from this one. And whilst I am awaiting the response there, has everything been clear and understood and do you have any further questions for me? Beautiful. Well, that's I'll give you the great news there. You have been fully approved for the income protection with us.

[19 minutes 34 seconds][Customer] : Yes, no, Yeah.

[19 minutes 42 seconds][Agent] : So there's been no changes to the price. There's been no exclusions and no loadings placed in the cover. So obviously means the process still remain the same for you there as well.

[19 minutes 52 seconds][Customer] : OK.

[19 minutes 52 seconds][Agent] : Now completely understanding that you wanted some time to have a chat with your wife.

[20 minutes 2 seconds][Customer] : Yep.

[19 minutes 55 seconds][Agent] : So what I can do for you here is I can obviously send off some generic information to you there because you now have actually been fully approved lock one as an alternative option. What we can do for you is get your full documentation off to you via post and also e-mail. And what we do in that process for you there is we do provide you with the income protection, but you're not required to pay us today. What we do is we let you choose a day in the future for the first payment. And then that allows me to obviously, as I said, to get your full documentation off to.

[20 minutes 15 seconds][Customer] : OK, Yep.

[20 minutes 22 seconds][Agent] : You there and then we do provide you with a 30 day cooling off. Which gives you the opportunity there to sit down in the comfort of your right home and review those documents. They're in full. So look on out of those two options there, what would you like me to arrange for you? Umm, the e-mail, Yep.

[20 minutes 36 seconds][Customer] : The e-mail please.

[20 minutes 38 seconds][Agent] : So just the generic information, yeah Yep.

[20 minutes 40 seconds][Customer] : Yeah, Yep.

[20 minutes 41 seconds][Agent] : So I'll send that off to your e-mail ofyouryourfirstlastname@hotmail.com.

[20 minutes 47 seconds][Customer] : It's a yeah.

[20 minutes 45 seconds][Agent] : Umm, it's LATHLAN O okbeautiful@hotmail.com.

[20 minutes 48 seconds][Customer] : LACHLANO Triple R, Yeah.

[20 minutes 54 seconds][Agent] : Beautiful. I'll send some information off to you there and what I'll do. I'll try and give you a ring back tomorrow and we can see if we can put that cover in place for you.

[21 minutes 1 seconds][Customer] : OK.

[21 minutes][Agent] : No worries. Anything else you need from me there Lachlan? No worries, all the best.

[21 minutes 3 seconds][Customer] : No, that's all cool. Thank you.

[21 minutes 6 seconds][Agent] : Bye bye.