

[2 seconds][Customer] : Hello.

[3 seconds][Agent] : Hello, My name's Matt. I'm calling from real Insurance. How are you today?

[7 seconds][Customer] : Good. Thank you. How are you?

[9 seconds][Agent] : So that's good. Yeah, good. Thanks.

[15 seconds][Customer] : Yep.

[10 seconds][Agent] : So I'm just giving you a call, Elaine, in relation to the life insurance inquiry that you got through, just to take you through that one and the pricing of course. But can you confirm your name and date of birth, please? Oh, OK.

[22 seconds][Customer] : In a entire 31864 I was had my insurance lapsed, so I was with you. Good news.

[32 seconds][Agent] : Oh, OK. So you'd be very familiar with our cover.

[36 seconds][Customer] : Yeah, Yeah.

[37 seconds][Agent] : I'll just still rehash it for you, of course, and also go through the pricing and then we'll just take you through the updated questions as well. OK. Now if the way it works is we do take you through some health questions to check your eligibility online, but I'm going to take you through the quote 1st and then we'll go through the questions.

[45 seconds][Customer] : Yep, OK, Yep.

[57 seconds][Agent] : So have you had a cigarette in the last 12 months? Yes or no?

[1 minutes 2 seconds][Customer] : I I don't no.

[1 minutes 4 seconds][Agent] : Thank you. And you can choose anywhere from \$100,000 up to a maximum of 500,000. What would you like me to quote you on at the moment?

[1 minutes 17 seconds][Customer] : That was the 501st.

[1 minutes 20 seconds][Agent] : Yeah, sure. So if you at the moment, if you are looking at some maximum cover available, it does work out to be \$177 and \$0.69 per fortnight.

[1 minutes 33 seconds][Customer] : How much?

[1 minutes 31 seconds][Agent] : OK, 100, yeah, \$177.69. Now is that affordable for yourself or do you want to look at something lower? Yeah, sure.

[1 minutes 35 seconds][Customer] : 177 No 400.

[1 minutes 49 seconds][Agent] : So she drops it down to 400, it brings the premiums to \$142.15.

[1 minutes 59 seconds][Customer] : Yes, still.

[2 minutes 2 seconds][Agent] : I'll, I'll just give you a quote for three and 200 as well. You can let me know what's suitable.

[2 minutes 6 seconds][Customer] : Yep, Yep.

[2 minutes 9 seconds][Agent] : The 300,000 would be \$106.61 per fortnight and then the 200,000 would be \$71.07 per fortnight, so roughly \$35 a week for that one.

[2 minutes 32 seconds][Customer] : Yeah, OK.

[2 minutes 33 seconds][Agent] : You got to be more affordable than 200. Yeah, sure. We'll still take you through the questions of sorts to check your eligibility and then, umm, we'll see how you go with that.

[2 minutes 40 seconds][Customer] : Think I have start with the 200 1st.

[2 minutes 53 seconds][Agent] : So, well, that's loading. Just please be aware your premium is debt, which means it will generally increase each year as your age. In addition, this policy has automatic indexation, which means each year your sum insured will increase by 5% with associated increases in premium until you reach the maximum benefit amount or until the policy anniversary. Following your 75th birthday, you can opt out of this automatic indexation each year. Now to give you an idea, though, if you make no changes to the policies, your premium next year will be \$84.42 per fortnight. And you can also find information about our premium structure on our website as well.

[3 minutes 50 seconds][Customer] : Yeah, yeah.

[3 minutes 44 seconds][Agent] : Now I've loaded up your questions here, Elaine, but are you still residing at the same address as before, UMM, 18 Rowley St.

[3 minutes 54 seconds][Customer] : Seven years. Yes. Yep.

[3 minutes 53 seconds][Agent] : Seven Hills 2147 and that's your postal address as well.

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

[3 minutes 59 seconds][Agent] : Beautiful. Do you have any questions so far, Elaine? I know you

had some cover up before, but sounds sounds similar to what you had.

[4 minutes 6 seconds][Customer] : It's similar.

[4 minutes 7 seconds][Agent] : Yes.

[4 minutes 7 seconds][Customer] : Yeah, yeah.

[4 minutes 7 seconds][Agent] : Beautiful. So I'll quickly read out your duty of disclosure and then we'll jump into your answers.

[4 minutes 8 seconds][Customer] : Yep, Yep.

[4 minutes 14 seconds][Agent] : So, since you know seems to be aware, all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance claims, issue cover and other related services. We will share this with your insurer and may share it with other Australian service providers. For the sources of administering your policy and your new place. Our privacy policy tells you more, including how to access information information and lodge complaints about breaches of privacy while proceeding you unders. By proceeding, you understand that you are 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 provide honest, accurate, inconceive answers. You need to answer each question in full, even if you have 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 change your policy, decline your claim or make adjustments to the terms and conditions of your policy. Do you understand and agree to your duty?

[5 minutes 37 seconds][Customer] : Yep.

[5 minutes 36 seconds][Agent] : Yes or no?

[5 minutes 37 seconds][Customer] : Yes.

[5 minutes 38 seconds][Agent] : Beautiful. So first question, nice and easy for yourself, have you been hospitalized for COVID-19 in the last six months, Yes or no?

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

[5 minutes 50 seconds][Agent] : Have you been diagnosed with COVID-19 in the last seven days?

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

[5 minutes 55 seconds][Agent] : Can I confirm that you're a female Australian resident?

[5 minutes 59 seconds][Customer] : Yes. No. I'm a citizen here.

[6 minutes 1 seconds][Agent] : And are you a citizen or permanent resident of Australia or a citizen  
This museum and is currently residing in Australia yes or no Yep, Australian citizen residing in  
Australia.

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

[6 minutes 16 seconds][Agent] : Have you ever had symptoms of Since diet seems to be or treated  
for or intentions needs medical advice for any of the following stroke or heart conditions such as not  
limited to palpitations, heart murmur, heart attack and angina. Yes or no. Lung disorder, including  
asthma, sleep apnea or pneumonia. Cancer, leukemia or Melanoma, excluding other skin cancer. A  
kidney disorder. Yes or no. Hepatitis or any disorder of the liver. Yes or no.

[6 minutes 34 seconds][Customer] : No, no, no, no, no.

[7 minutes][Agent] : Anxiety, depression, or stress requiring medical treatment or any other mental  
health disorder. Yes or no? Have you been diagnosed with or currently undergoing testing for or has  
the doctor advised you to be tested for more than neuron disease or any form of dementia including  
Alzheimer's disease? Yes or no?

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

[7 minutes 24 seconds][Agent] : Thank you. The next section is in relation to your your height and  
weight. Please be aware that I am required to obtain a confident single figure measurement for each  
in order to continue missing the application. The system does not allow me to answer any  
approximate figures, words, or height and weight ranges. What's your exact height and centimeters  
of feet and inches? How tall are you? Yes, and what's your exact weight? How much do you weigh  
in?

[7 minutes 53 seconds][Customer] : 59, I weigh, I think last time I was 70, so probably 68.

[8 minutes 12 seconds][Agent] : Yeah. So if it's between 68 to 70, we can pop down 70 kilos. Yep.

[8 minutes 18 seconds][Customer] : Yeah, OK. That's fine.

[8 minutes 21 seconds][Agent] : Thank you. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes, I know. Next questions Does your work require you to go underground? Work at heights about 20 metres, dive to depths below 40 metres, use explosives or travel to areas experiencing war or civil unrest, or work offshore? Yes or no? To the best of your knowledge? Are you infected with or are you in a high risk category for contracting HIV which causes AIDS yes or no? Do you have definite plans to travel or reside outside of Australia IE booked or will be booking travel within the next 12 times?

[8 minutes 34 seconds][Customer] : No, no, no, no, no, no, no, no, no.

[9 minutes 24 seconds][Agent] : Do you have existing life insurance policies with other life insurance companies with a combined total sum insured of more than \$5,000,000 yes or no And have you ever had symptoms of or treated for or intent to see some medical advice for any of the following diabetes Raise blood sugar, Impaired glucose tolerance or impaired fastening glucose? Yes or no. Chest pain, high cholesterol or high blood pressure? Yes or no. Tumor. Mobile cyst, including skin cancer or sunspots? Yes or no. Have you ever had an abnormal cervical smear? Yes or no. Thyroid condition or dermatological symptoms such as dizziness or fainting? Yes or no. A disorder of the stomach, bowel, gallbladder, or pancreas. Yes or no.

[9 minutes 59 seconds][Customer] : No, no, no, no, no, no, no.

[10 minutes 29 seconds][Agent] : Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Yes or no. Any illegal drug use, abusive prescription medication, or received medical advice or counseling for alcohol consumption. Yes or no. Bladder or urinary tract disorder? Yes or no. A blood disorder or disease? Yes or no? Sleep, asthma or asthma excluding childhood asthma?

[10 minutes 35 seconds][Customer] : No, no, no, no, no.

[11 minutes][Agent] : Yes or no other than what you've already told me about in the past three years, have you sought medical insurance or treatments by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as we're not limited to any surgeries, X-rays, scans, blood tests or biopsy. Yes or no? 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? Yes or no to the best of your knowledge, Have any of your immediate family living or deceased ever since I experienced polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? Yes or no?

[11 minutes 23 seconds][Customer] : No, no, no.

[11 minutes 55 seconds][Agent] : To the best of your knowledge, have any of your immediate family suffered some cancer, heart condition, stroke or other hereditary disease prior to the age of 60? Yes or no?

[12 minutes 9 seconds][Customer] : My like that.

[12 minutes 12 seconds][Agent] : Your your dad Sorry.

[12 minutes 10 seconds][Customer] : A stroke, my like that. Yep.

[12 minutes 13 seconds][Agent] : I'm sorry to hear about that. So was was he under the age of 60?

[12 minutes 19 seconds][Customer] : No, it was Yep. Eighties 84. So yeah, yeah.

[12 minutes 21 seconds][Agent] : He was over 60 OK in that case apart from your dad was I don't know for the whole question then could you Yeah. So in that case we can talk center there.

[12 minutes 30 seconds][Customer] : MMM, yeah.

[12 minutes 32 seconds][Agent] : Last question to yourself umm other than one else events that you'll see if you can get all vouchers. Do you engage in or intense engage in any of the following aviation other than the same things have some jobs on the record, so I stay online motor racing, parachuting, mountaineering and sailing, scuba diving deeper these 40 meters cave or rastizing or any other hazardous activity yes or no And are you happy with your answers in your line?

[13 minutes 1 seconds][Customer] : No, Yep, Yep.

[13 minutes 6 seconds][Agent] : Beautiful. Thank you so much for your patience there. So while that's learning up the outcome. This policy will cover you for death due to any cause except suicide in the 1st 13 months. There's also a terminally ill advanced payment including. So if you were diagnosed with 24 months or less to leave by a medical practitioner, we can pay out your life insurance in full. So have some good news. Umm, you have been approved for the cover, which is

really good to see and there was no changes to the cover as well. You know what we do is we send 3 or 4 documents, of course to your address and also your e-mail. Umm, what's your preferred e-mail address there please? Yeah. And with your preferred payment method. So firstly, we don't expect any upfront payments from yourself online. You can choose any day that suits you, your payments to be, but was there a particular day in the future that you would like the first payment to be on? Yes. Which Friday? Tomorrow or next week?

[13 minutes 34 seconds][Customer] : OK, alright, thefirstandlastname@yahoo.com dot AUI think Friday next week.

[14 minutes 22 seconds][Agent] : Yeah, sure. So you'll still be covered from today and you'll still receive all your documents, but no payments will come out until next Friday. OK. Yeah.

[14 minutes 31 seconds][Customer] : OK, Yeah, that's fine.

[14 minutes 33 seconds][Agent] : With your direct debit, though, you can either note down your BSc and account number or card number. There is no surcharge either way. But which one's easier for you? Yeah. Is the account name just under Elaine Tyler?

[14 minutes 50 seconds][Customer] : Yep. Hold on, savings.

[14 minutes 51 seconds][Agent] : And is it a savings or checking funds there when you're able to? Can you read out the BSB first, please? Elaine. Yes.

[15 minutes][Customer] : Are you ready? OK, hold on a second.

[15 minutes 1 seconds][Agent] : Yeah, take your time. Yep, Yep.

[15 minutes 9 seconds][Customer] : OK, PSP, you ready 012233?

[15 minutes 21 seconds][Agent] : 233 and just your account number please, 41001048. Yeah, sorry. Yeah, Yeah.

[15 minutes 22 seconds][Customer] : Yep, 4100 10228 228 OK, let me repeat that 410010 228.

[15 minutes 49 seconds][Agent] : Thank you. Now, I'm just gonna do one more thing, Elaine, before I can let you go. So I'm gonna read out your expiration. This is pretty much gonna rehash what we've gone through and here we are. Umm, it is a little bit of raining, but I'll try to be as quick as I can, OK.

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

[16 minutes 7 seconds][Agent] : So thank you, Elaine. Tyler, it is important you understand the following information. I will ask for your agreements these terms at the end and your policy will not be enforced unless you agreed to these terms in full. Real life insurance is issued by Hanover Life Ivory of Australasia living in and we were referred to as Hanover. Hanover has an arrangement with Grainstone Financial Services, whom I referred to as GFS Trading as Real Insurance, to issue and arrange this insurance on its behalf. Hanover relies upon the accuracy of the information you're providing 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 to. Our distribution processes are consisting of this determination and you cannot say any copy on our website. I need to remind you of the Judy to take reasonable care that you're agreed to. Can you please confirm you have answered all of our questions in accordance with your Judy? That's all I know.

[17 minutes 16 seconds][Customer] : Yes, Oh yes.

[17 minutes 18 seconds][Agent] : We may from time to thank you. We may from time to time provide offers to you via the communication message and provider sites in relation to other products and services. By agreeing to its expiration, 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 expense and cover pays a lump sum benefit amount of the LAN tyro. It saves \$200,000 in the identified insurance as benefit is not paid in the offended suicide in the 1st 13 months in the policy. The premiums to your first year of cover are \$71.07 per fortnight your premium is dead, which means it will be calculated each policy anniversary and will generally increase at your age. Your sum insured will also increase automatically by 5% each year until you reach the maximum benefit amount of rental policy anniversary following your 75th birthday and you can also out of this. You understand that premium projection provided is indicative only and it's not taken into account any existing policies you may have with us included in your premium as an announce payable to GFS of between 41% and 55% to cover costs. Your premium will be debited from the Nominator bank account in the name of Elaine



Tire, which you are authorized to debit from and that's provided to us. The policy documentation, PDS and SSG will be e-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 needs to link. You have a 30 day cooling off. And you may cancel your policy and any premium you may pay will be refunded in full unless you have lodged a claim. There are risks associated with complaints and 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 any review that policy in full. We have a complaints process which you can access at any time by contacting us. Full details are available online in the documentation we are sending you. Do you understand and agree with the declaration? Yes or no? Would you like any other information or would you like me to read any part of the PDS to you? Yes or no?

[19 minutes 35 seconds][Customer] : Yes, no, it's alright.

[19 minutes 45 seconds][Agent] : Beautiful.

[19 minutes 46 seconds][Customer] : All good.

[19 minutes 46 seconds][Agent] : Just keep an eye out for your documents Elaine. Make sure all your details are correct.

[19 minutes 51 seconds][Customer] : Yeah, I'm the on the computer right now. So yeah.

[19 minutes 54 seconds][Agent] : You probably could get it shortly in the next half an hour. I was going to say to help out as well.

[20 minutes 3 seconds][Customer] : Yep.

[20 minutes][Agent] : If you already know who your nominee and see your beneficiaries, did you want to do it on the phone?

[20 minutes 6 seconds][Customer] : Oh, yes.

[20 minutes 7 seconds][Agent] : Yes.

[20 minutes 9 seconds][Customer] : Substantial.

[20 minutes 7 seconds][Agent] : Can you hold the line or I'll get someone to help you with that one? Thank you.

[20 minutes 9 seconds][Customer] : Oh, none.

[20 minutes 11 seconds][Agent] : Sorry.

[20 minutes 11 seconds][Customer] : Oh, OK. Yeah, that's fine.

[20 minutes 12 seconds][Agent] : Yeah, no worries. Thanks for holding. I've just got Shanae from customer support.

[20 minutes 45 seconds][Customer] : Sounds good.

[20 minutes 41 seconds][Agent] : She'll be able to add on your beneficiaries and full full name, date of birth, full address, policy type and e-mail. I've done Thanks. Thanks so much. Hi there, Elaine, my name's.