

[1 seconds][Agent] : Hello. Hi there, Ravindra, this is me Shaman calling back again from real insurance. Thank you for answering. Sorry something is happening with the connection. Seems like I've been keep on disconnecting you, but thank you for answering.

[2 seconds][Customer] : Yeah, Yeah, yeah, yeah, yeah, yeah, yes, please.

[14 seconds][Agent] : We'll continue with the rest of the declaration and we can finalize for you.

[18 seconds][Customer] : Yeah.

[18 seconds][Agent] : But do you mind to reconfirm me with your full limit date of birth, please?

[22 seconds][Customer] : Well, at the end of the the 1st of January 1991.

[25 seconds][Agent] : Thank you. And a friendly reminder to you once again, Ravindra, that all of our calls are recorded. Any advice that I do provide, it is generally nature and may not be suitable to your situation.

[35 seconds][Customer] : Yes, yeah, it's alright.

[35 seconds][Agent] : OK, Ravindra, I'm so sorry that you're you have to go through the same process again and again because of the call is getting disconnected.

[43 seconds][Customer] : Yeah.

[42 seconds][Agent] : So thank you so much for your patience there, Sir. Arvinder, before I read the declaration to you again, just making sure in regards to the duty best assistant, your smoking status as well as the health and lifestyle questions. Has anything changed in regards to those questions? OK, perfect. So and your postal address, I'll reconfirm that with you again. So you need 114 slash 52 Grans Grandson St.

[59 seconds][Customer] : No, Yeah.

[1 minutes 10 seconds][Agent] : Windsor QLD 4030 correct And the e-mail address wasravindraksha@gmail.com correct?

[1 minutes 13 seconds][Customer] : Perfect at gmail.com. Yeah.

[1 minutes 18 seconds][Agent] : That's no perfect. Lovely. So I'll starting the declaration again for you now. Just give me one second. So it says thank you Ravindra Daksha. It is important you understand the following information. I will ask for your agreement to this terms at the end and your

policy will not be enforced unless you agree to this terms in full. Real income protection is issued by Hanover Life Area of Australasia Ltd Real income protection is issued by Hanover Life Area of Australasia Ltd, whom we will refer to as Hanover. Hanover has an arrangement with Greystone Financial Services, whom I will refer to as GFS Trading as Real Insurance, to issue and arrange this insurance on his behalf.

[1 minutes 30 seconds][Customer] : Yep, Yep.

[2 minutes 2 seconds][Agent] : And have I rely upon the information you have provided when accessing your application. That includes the information that includes the information we initially collected from you to provide a card. Hanover has set a target market determination for this product, which describes the type of consumer 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 of the duty to take reasonable care that you agreed to. Robin, Jack, can you please confirm you have answered all of our questions in accordance with your duty, yes or no?

[2 minutes 34 seconds][Customer] : Yes.

[2 minutes 35 seconds][Agent] : Thank you. We may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, your concern 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 provides the following insurance cover. So Ravindra Dharu Daksha a monthly issued amount of \$4900.00 with a waiting period of 30 days and a benefit period of 12 months. The monthly income benefit. The monthly income benefit table in the event of a claim, maybe less than the monthly insured amount, as your income benefit is limited to 70% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources.

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

[3 minutes 35 seconds][Agent] : There is a final expenses benefit of \$10,000 paid to your beneficiary if you passed away while your policy is in place. In addition to the standard exclusions contained

within the PDS, the following exclusions apply for rubbing the Daru Daksa Income Protection Benefit. It is hereby understood and agreed that cover will cease under this policy if the life issued ceases to reside in Australia. By agreeing to this declaration, you agreed to any non standard exclusions or learnings placed on your policy and you understand they will remain in place for the life of the policy. You may request for any of this alternative terms to be reviewed at any time by calling us. Your cover expires on November 27, 2056, 12:00 AM. Your Your premium for your first year of cover is \$34.31 per fortnight.

[4 minutes 19 seconds][Customer] : Yep, Yep, Yep.

[4 minutes 33 seconds][Agent] : Your premium is a step premium, which means it will be calculated at each policy anniversary and will generally increase each year.

[4 minutes 40 seconds][Customer] : Yep.

[4 minutes 40 seconds][Agent] : Included in your premium is an amount payable by handover to GFS of between 37% and 51% to cover cost. Your premium will be debited from your credit card which you are authorized to debit from and have provided to us. The policy documentation, PDF and F issue 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 cancel it.

[4 minutes 57 seconds][Customer] : Yep, Yep, Yep.

[5 minutes 3 seconds][Agent] : Consider this documents to ensure the product meets you missed. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lost a claim. There are risks associated with replacing policies. As your new policy may not ready to go to your existing cover. We recommend that you do not cancel any existing policy. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaint process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. Ravinder, I'm gonna ask you two final questions now. OK?

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

[5 minutes 44 seconds][Agent] : First one is do you understand and agree with the declaration? Do

you understand and agree with the declaration? Yes or no?

[5 minutes 52 seconds][Customer] : Yes.

[5 minutes 52 seconds][Agent] : Thank you. And the last question, Robin, that is for myself. Would you like any other information or would you like any other information about the insurance now or would you like me to read any part of the PDS to you? Yes or no?

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

[6 minutes 8 seconds][Agent] : Sure. Sorry. MM hmm.

[6 minutes 6 seconds][Customer] : I want to ask a question again if in the next maybe four years and then I'm back to my country and then I can cancel the policy or I cannot.

[6 minutes 22 seconds][Agent] : The policy will be safe if you go outside of the Australia because you got exclusions because of your residency status, OK, but there's no lock in contract if you have that. Questions Ravindra.

[6 minutes 28 seconds][Customer] : OK, OK, OK, OK.

[6 minutes 32 seconds][Agent] : Uh, for example, you say if you take out the Pol uh, once you're taking out the policy, if you change your mind saying three years time, you can call us back and cancel any time as well.

[6 minutes 40 seconds][Customer] : OK, perfect. And then if the next year and then I get more salary, I can increase the benefit, right?

[6 minutes 41 seconds][Agent] : OK, good question. Umm, for the benefit amount as well?

[6 minutes 59 seconds][Customer] : Alright.

[6 minutes 54 seconds][Agent] : As far as I know, you won't be able to increase the benefit amount or the benefit of the waiting period. I it, it cannot be changed, but you can take out an additional new policy subject to the eligibility at the time of the application for that increase amount.

[7 minutes 4 seconds][Customer] : OK, OK.

[7 minutes 11 seconds][Agent] : Umm, but as long as the total benefit amount across all our, our income protection policies, it should not exceed umm 70% of your monthly pre tax income.

[7 minutes 16 seconds][Customer] : OK, OK, OK. But I mean, if the benefit only on \$4900 and then I

keep going until 10 years and then the price always increase every year, right?

[7 minutes 20 seconds][Agent] : OK, correct.

[7 minutes 36 seconds][Customer] : And then I still only get benefits 4900 every month.

[7 minutes 34 seconds][Agent] : It will increase every year, correct. If you get sick, if you can't work.

So this is the \$4900 they sure will pay you so you can pay the rent any other living cost.

[7 minutes 41 seconds][Customer] : I mean, yeah, yeah, OK. I see.

[7 minutes 51 seconds][Agent] : OK, OK.

[7 minutes 53 seconds][Customer] : And then I mean, if the middle I cancel the policy, I can or I cannot.

[7 minutes 53 seconds][Agent] : So with the last, yes, of course, if you want, if you can, you can cancel any time. There's no lock in contract.

[8 minutes 4 seconds][Customer] : Alright.

[8 minutes 4 seconds][Agent] : OK, you don't have to pay any cancellation fee either.

[8 minutes 5 seconds][Customer] : OK, OK. OK. OK. I just want to know, like all everything and then make sure everything I know. You know what I mean?

[8 minutes 8 seconds][Agent] : All right, of course, of course, it's better to be know everything before.

[8 minutes 14 seconds][Customer] : Yeah, yeah, yeah. But I ask now, then later and then.

[8 minutes 18 seconds][Agent] : So with the last two, of course, more than happy to help you, not a problem.

[8 minutes 23 seconds][Customer] : Thank you so much.

[8 minutes 25 seconds][Agent] : You're welcome. So with the last question, Ravindra, all I need just a yes or no from you again. OK.

[8 minutes 24 seconds][Customer] : Yeah, yeah, yeah.

[8 minutes 30 seconds][Agent] : So would you like any other information about the insurance now or would you like me to read any part of the PDS to you, yes or no?

[8 minutes 37 seconds][Customer] : No, all good from now.

[8 minutes 39 seconds][Agent] : Thank you so much. So, Ravindra, I am going to accept the

declaration on your behalf now. OK, If you want, you can grab a pen and paper if you are, umm, if, if you have those in handy, uh, you can write down the policy reference number.

[8 minutes 46 seconds][Customer] : Yeah, OK.

[8 minutes 58 seconds][Agent] : Have you got a piece of paper with you?

[9 minutes 1 seconds][Customer] : Uh, no, but I can't put in my notes.

[9 minutes 3 seconds][Agent] : No, OK, perfect.

[9 minutes 5 seconds][Customer] : Yeah, yeah.

[9 minutes 6 seconds][Agent] : This is going to be sent out to you anyway to your, uh, e-mail, but I'm just giving you now for, for future reference, just in case, OK?

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

[9 minutes 15 seconds][Agent] : The policy number is 722.

[9 minutes 14 seconds][Customer] : OK 722 yeah.

[9 minutes 19 seconds][Agent] : Yes, 00, 11 2/3.

[9 minutes 24 seconds][Customer] : 00, 11, 2-3 yeah, yeah, yeah.

[9 minutes 32 seconds][Agent] : So it's 722001123.

[9 minutes 37 seconds][Customer] : Yeah.

[9 minutes 38 seconds][Agent] : That is your policy number and I'll give you a customer support number as well, just in case if you need any help in regards to this policy in the future, you can call us up directly and our support team are more than welcome to assist you in the future too.

[9 minutes 40 seconds][Customer] : OK, OK, Yeah, OK, OK.

[9 minutes 52 seconds][Agent] : OK, And the support team number is 1300 367 325.

[9 minutes 57 seconds][Customer] : 1300, 367, 325.

[10 minutes 7 seconds][Agent] : Perfect. Sir. Robin, the only one last thing to do for you is to help you with the beneficiary for the final expenses benefit, OK?

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

[10 minutes 15 seconds][Agent] : Have you got anyone in your mind to nominate as the beneficiary for that benefit?

[10 minutes 21 seconds][Customer] : Yeah, yeah.

[10 minutes 22 seconds][Agent] : OK, so while you're holding the policy, God forbid Robin, if you pass away, I hope not, but just letting you know that beneficiary will be receiving \$10,000 to take care of your funeral cost. Alright.

[10 minutes 34 seconds][Customer] : OK, OK.

[10 minutes 35 seconds][Agent] : Uh, Robin, I'm not a specialized in that area.

[10 minutes 41 seconds][Customer] : Yeah.

[10 minutes 37 seconds][Agent] : I'm going to transfer you over to our support team and one of our support, uh, agent will help you to finalize the beneficiary form.

[10 minutes 43 seconds][Customer] : But I mean, but I can do later because now I need to go go to pick.

[10 minutes 49 seconds][Agent] : Yeah, of course you can do later. I can set a call back for you for a later date.

[10 minutes 50 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, I'm in on Monday, is that right?

[10 minutes 53 seconds][Agent] : What, uh, what time would be suitable to go through that Monday? Of course, what time?

[10 minutes 59 seconds][Customer] : Yeah, Monday, around 10 or 9, something like that.

[11 minutes 6 seconds][Agent] : 10:00 Yeah, we can do 10:00 for you. Not a problem, Sir.

[11 minutes 8 seconds][Customer] : Yeah, yeah, yeah. But yeah, yeah, yeah.

[11 minutes 9 seconds][Agent] : If it will not be me, but one of our agents will get back to you.

[11 minutes 13 seconds][Customer] : But right now I just, ah, need the policy and then I can read everything and then after that for the benefits. I mean, I can do I think Monday. Yeah.

[11 minutes 21 seconds][Agent] : Sure, perfect.

[11 minutes 29 seconds][Customer] : Perfect.

[11 minutes 25 seconds][Agent] : So you will be receiving the emailing e-mail copy of the policy documents in the next 15 minutes to half an hour.

[11 minutes 31 seconds][Customer] : Perfect. OK. Thanks. Yeah.

[11 minutes 31 seconds][Agent] : OK, so keep an eye in the junk folder Avindra, sometimes it can also go there as well.

[11 minutes 36 seconds][Customer] : Yeah.

[11 minutes 37 seconds][Agent] : And if you need me, I'm just a phone call away from you. My name and number will be written in that e-mail too.

[11 minutes 42 seconds][Customer] : OK. Perfect.

[11 minutes 41 seconds][Agent] : OK, thank you.

[11 minutes 43 seconds][Customer] : Thank you.

[11 minutes 43 seconds][Agent] : Is there anything else I can assist you with there Avindra?

[11 minutes 47 seconds][Customer] : All Good. Thank you so much.

[11 minutes 48 seconds][Agent] : Alright, thank you for your time. Have a lovely rest of the day. Take care.

[11 minutes 51 seconds][Customer] : Thank you. Have a nice day. Bye. Bye.

[11 minutes 53 seconds][Agent] : Bye, bye for now.