

[8 seconds][Agent] : Hey, good afternoon. This is Kapila. I'm calling from V Insurance. I'm after Rosling. Is she available? Oh, but OK, sorry. So you did Tim, Jim, no worries.

[6 seconds][Customer] : Jim Keegan, Actually, I was on the put the the request in Rosalind's my wife, Jim James.

[23 seconds][Agent] : Thanks.

[23 seconds][Customer] : Yeah.

[23 seconds][Agent] : Yeah, Beautiful. Nice. Thanks, Jim. OK, I'll I'll run through that with you for your wife. Umm. So I just want to confirm her full name was Lynn Keegans.

[32 seconds][Customer] : Rosalind Michelle. Yeah.

[33 seconds][Agent] : Michelle Keegans.

[35 seconds][Customer] : Rosalind Michelle.

[34 seconds][Agent] : OK, OK, so there's no Keegans.

[36 seconds][Customer] : Yeah, No, Rosalyn Michelle is her first, second name. Keegan's is her surname. Yep.

[38 seconds][Agent] : This was Lynn, Miss Michelle Surname, so KWET AM S and was and Michelle.

[54 seconds][Customer] : Yep. That's it.

[50 seconds][Agent] : OK, MICHE double LE beautiful. Thanks for that. And the date of birth. I've got here 2nd of January 1968.

[1 minutes][Customer] : Yep, that's it.

[58 seconds][Agent] : So she's 56 years young, beautiful. And can I confirm that, uh, she's a female Australian visitor.

[1 minutes 6 seconds][Customer] : Correct.

[1 minutes 6 seconds][Agent] : Thank you very much for that. Please. Our calls are recorded as well and any advice I provide is generally made to may not be suitable to your situation. And uh, you speed capital on from wheel insurance and you just call me cap for sure. OK.

[1 minutes 14 seconds][Customer] : Yep, no worries mate. Thanks Kev.

[1 minutes 20 seconds][Agent] : You're very welcome. Now, if you don't mind me asking before we go any further there, Jim, what got you sort of looking into some licenses for you?

[1 minutes 19 seconds][Customer] : Oh, I've been gonna do it for a long time. I just haven't got around to it.

[1 minutes 26 seconds][Agent] : What, what prompted being called second too easy.

[1 minutes 29 seconds][Customer] : So I had five minutes spare. I thought I'd give it a look and see how much it was.

[1 minutes 32 seconds][Agent] : 100% one on. OK. And uh, look, obviously what it's designed to do is give you a piece of mind knowing that the loved ones are financially protected. Uh, how we do that a real insurance, there's no physical medical checks or blood tests required at all. What we do is we've run through a series of health advanced out questions over the phone. OK, how the cover works does say if she's accepted a month, she decides to commence the policy, she will be covered immediately for death due to any cause. The only thing not covered is suicide in the 1st 13 months.

[1 minutes 49 seconds][Customer] : Yep, Yep. No problem.

[2 minutes 5 seconds][Agent] : All righty. That is also a terminally ill advanced payment included with the cover as well. What that means that at any time she holds the policy, if she was diagnosed with 12 months or less to live by a medical practitioner then obviously this situation we will pay the whole life insurance benefit amount to her while she's alive.

[2 minutes 24 seconds][Customer] : Alright, very good.

[2 minutes 25 seconds][Agent] : OK now can I just ask they had she had a cigarette in the last 12 months? Yes, Sir. No.

[2 minutes 30 seconds][Customer] : No, no nonsmoker.

[2 minutes 32 seconds][Agent] : And what amount did you want me to quote on?

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

[2 minutes 34 seconds][Agent] : Maximum is \$500,000, minimum is \$100,000.

[2 minutes 37 seconds][Customer] : Yeah. 500. Thanks.

[2 minutes 38 seconds][Agent] : OK, let's have a look here. So \$500,000 life insurance which will

include the terminal illness advance payment as well. You're looking at a fortnightly premium every two weeks of \$104.84 a fourth, that's about \$52 a week.

[2 minutes 54 seconds][Customer] : It's 2A week, so what's that at? 2 1/2 thousand a year? Yeah, alright.

[2 minutes 57 seconds][Agent] : So that \$2726 off leaving per year, OK, that's a \$500,000 cover. Is that enough cover? Is that affordable or you want me to bring it down a bit?

[3 minutes 8 seconds][Customer] : No, it's probably alright.

[3 minutes 10 seconds][Agent] : Mm hmm Umm, now obviously the next step to see if she is actually eligible for the cover. Umm, for that we obviously wanted to the questions. Unfortunately, it does get approved. As you can imagine, sometimes the premium, it could go up as well depending on how you answer the questions.

[3 minutes 24 seconds][Customer] : Yep.

[3 minutes 24 seconds][Agent] : OK, but obviously, uh, to get approved and I'll be able to run through what we can do after that. Umm, if you're available now, we'll have to call back. OK, beautiful.

[3 minutes 31 seconds][Customer] : Yes, yes, no, that's all fine.

[3 minutes 33 seconds][Agent] : So, umm, just before I do that, did you have any other questions at all before I speak to to leave a minute and can you just put it on? I'll have a chat. Thank you.

[3 minutes 47 seconds][Customer] : Hello, this is Roslyn.

[3 minutes 48 seconds][Agent] : Hey, Rosling, you're speaking to capital and for real insurance. How are you?

[3 minutes 51 seconds][Customer] : Hello. Well, how are you?

[3 minutes 53 seconds][Agent] : I'm fine, thank you.

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

[3 minutes 54 seconds][Agent] : Thanks for asking Umm just before I do go on, please our calls are recorded and any advice I provide is general nature may not be suitable to your situation and you're speaking to capital from the insurance. You can just call me cap for sure.

[4 minutes 6 seconds][Customer] : Alrighty. Yep.

[4 minutes 5 seconds][Agent] : OK, excellent. Now, can I just confirm I'm speaking to was then Michelle Keegan beautiful And is it is that was let me show is that hyphenated or Michelle, you build it.

[4 minutes 11 seconds][Customer] : Yes, Michelle is my middle name.

[4 minutes 18 seconds][Agent] : OK, beautiful. Thanks for that.

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

[4 minutes 19 seconds][Agent] : And, uh, date of birth, the 2nd of January 1968.

[4 minutes 24 seconds][Customer] : Sadly, yes.

[4 minutes 22 seconds][Agent] : So you're 56 years young And can I confirm that you are a female? That's really that they just declared yesterday.

[4 minutes 31 seconds][Customer] : Yes.

[4 minutes 32 seconds][Agent] : Thanks for that. OK, please. And then, like I said, calls are recorded.

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

[4 minutes 35 seconds][Agent] : So with the life insurance, umm, obviously I had a chat with Jim and that's he's saying that he's been looking into it for a while.

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

[4 minutes 43 seconds][Agent] : Umm, I'm assuming he's already has one, but you just want to get yourself, uh, covered.

[4 minutes 47 seconds][Customer] : Yes.

[4 minutes 47 seconds][Agent] : So I'll explain how the cover works first in case you just run through some of, uh, some compliance information.

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

[4 minutes 53 seconds][Agent] : So if you are accepted for the life insurance and once you decide to commence the policy, you will be covered immediately for death due to any cause.

[5 minutes][Customer] : Yep, Yep. Alrighty.

[5 minutes 1 seconds][Agent] : The only thing not covered the suicide in the 1st 13 months, OK Touchwood, Touchwood.

[5 minutes 5 seconds][Customer] : I've got planned on doing that, so that's good.

[5 minutes 7 seconds][Agent] : And there's also terminally ill advanced payment included as well. What that means for is that at any time you hold the policy, if you were diagnosed at 12 months or less to live by a medical practitioner, then in this situation we'll payout 100% of your benefit amount to you while you alive.

[5 minutes 7 seconds][Customer] : Yep, yeah, Yep.

[5 minutes 25 seconds][Agent] : OK umm, so you can use the money for treatment, go on holiday, it's entirely up to you.

[5 minutes 31 seconds][Customer] : Sure.

[5 minutes 31 seconds][Agent] : Any questions so far? Too easy.

[5 minutes 33 seconds][Customer] : No, that's OK.

[5 minutes 35 seconds][Agent] : Have you had a cigarette in the last 12 months? Yes or no?

[5 minutes 38 seconds][Customer] : Have I had a what I think?

[5 minutes 39 seconds][Agent] : Have you had a cigarette in the last 12 months? Beautiful, beautiful. I also could say the same thing. OK now with the level of cover Max so we can offer you \$500,000. Minimum is \$100,000. What amount did you want me to quote you?

[5 minutes 41 seconds][Customer] : No, I don't know. I'd like to ask you that question. The the oh, was it the \$500,000 one? OK, Yes. Is it?

[5 minutes 54 seconds][Agent] : Yeah, we, he's already told me, but obviously it's really, uh, umm, obviously ask you, we ask you 500,000 yeah yeah, sure.

[6 minutes][Customer] : Yeah, 500. Yep.

[6 minutes][Agent] : So 500,000 those comments coming to \$104.84 a fourth fine.

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

[6 minutes 5 seconds][Agent] : OK, uh, what I don't, you know, just walk me through the questions to see if you're eligible, if you get you approved and I'll explain to what we do after that.

[6 minutes 5 seconds][Customer] : OK, yes, Alrighty.

[6 minutes 11 seconds][Agent] : OK, uh, now in terms of the premise, you need just also let you know you might know this already, but it says that your premium is step, which is it will generally increase each year the age. In addition, this policy has automatic indexation, which means each of your sum insured will increase by 5% with associated increases in premium. However, you can opt out of this automatic indexation each year if you wish. So each year you had that option.

[6 minutes 21 seconds][Customer] : Yeah, alrighty.

[6 minutes 36 seconds][Agent] : OK, I'll give you an example as an indication, if you make no changes to the policy, your premium next year will be \$125.99 a fortnight, but your benefit amount would have gone up to \$525,000.

[6 minutes 49 seconds][Customer] : Yep, Yep.

[6 minutes 49 seconds][Agent] : OK, but like I said, each year you can just calling the party to decline that automatic indexation if you wish. And we do let you know what the new premium is roughly 4 weeks prior to the policy and eventually, OK, Now you can also find information about our premium structure on our website as well. Any questions so far? Too easy. I'll grab your address with the rest straight into these questions. What's your post code for your address if you're ready? Which suburb account is it?

[6 minutes 59 seconds][Customer] : Yeah, Yep, no, Yep, 6163 Kardinia. Yep.

[7 minutes 16 seconds][Agent] : 6163 and the street name and number?

[7 minutes 19 seconds][Customer] : That's #5 Colbatch Hill. So it's COLEBATCH Hill cutting.

[7 minutes 24 seconds][Agent] : Yep uh, so I couldn't say spell it again.

[7 minutes 35 seconds][Customer] : No. Coco. Yep. LE.

[7 minutes 33 seconds][Agent] : Was that CA uh, C uh, got a call back to Yep, got it. Thanks for that. And is that where your mail goes as well?

[7 minutes 43 seconds][Customer] : Yeah, Just a mobile number.

[7 minutes 42 seconds][Agent] : Do you have a landline number or just a mobile 0429701177? Is that yours or?

[7 minutes 50 seconds][Customer] : No, that's Jim.

[7 minutes 51 seconds][Agent] : OK, What's your mobile number?

[7 minutes 52 seconds][Customer] : Yep.

[7 minutes 55 seconds][Agent] : Yep. Yeah.

[7 minutes 53 seconds][Customer] : 0414, 467058.

[8 minutes][Agent] : OK, 0414467058, Beautiful.

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

[8 minutes 4 seconds][Agent] : So just put in Jim's number here in the notes, OK. And that e-mail address, ivegotisthatijk955@hotmail.com. You want me to leave it as that?

[8 minutes 13 seconds][Customer] : That's oh, yeah, yeah, leave it at that.

[8 minutes 15 seconds][Agent] : OK, Beautiful.

[8 minutes 15 seconds][Customer] : That's cheap, but Yep.

[8 minutes 17 seconds][Agent] : Not too easy. Umm now how to me is that this is a pre underwriting disclosure statement to explain to you bit about the questions and how you should go about answering them and then we'll go straight into it.

[8 minutes 27 seconds][Customer] : Yep.

[8 minutes 27 seconds][Agent] : OK so Tasia, please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes you should cover and other related services. We will share this with the insured may share with other insurance providers for the purpose of administering your policy handling claims. Our privacy policy tells you more, including how to access and correct the information and lodge complaints about breaches of privacy. By proceeding, you understand that you're applying the purchase to life insurance policy, and as such, you have a deed 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 and complete 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.

[9 minutes 7 seconds][Customer] : Yes, Yep.

[9 minutes 13 seconds][Agent] : Uh, if you do not take reasonable care, you may breach a deity. And if this happens, you ensure maybe you're taught to cancel your policy to climate claim will make adjustments to the terms and conditions of your policy.

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

[9 minutes 24 seconds][Agent] : Now do you understand and agree to do you need us to clear? Yes, Sir.

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

[9 minutes 28 seconds][Agent] : Thanks.

[9 minutes 35 seconds][Customer] : No.

[9 minutes 29 seconds][Agent] : And now the first question is a lot of COVID-19, in case it's asking you, have you been hospitalized for COVID-19 the last six months or have you been diagnosed with COVID-19 the last seven days? Yes or no?

[9 minutes 36 seconds][Customer] : Oh, sorry. No. The voice. Yep, Yep.

[9 minutes 40 seconds][Agent] : OK, Yep. Can I just get a clear yes or no for the whole question?

[9 minutes 46 seconds][Customer] : Yep.

[9 minutes 47 seconds][Agent] : Sorry. Can I just get a clear yes or no for that whole question?

[9 minutes 50 seconds][Customer] : Oh, sorry. It's no.

[9 minutes 51 seconds][Agent] : Yep. Beautiful. Thanks. Alright, just for compliance. Yeah. Yeah. OK. Yeah. Yeah. Because you said a bit of yes and no. Yes.

[9 minutes 56 seconds][Customer] : Yeah, I did.

[9 minutes 56 seconds][Agent] : It's one of makes it that all good.

[9 minutes 57 seconds][Customer] : No, Yes.

[9 minutes 58 seconds][Agent] : Alright, so for the rest of the questions I gave just to clear yesterday answers, Umm, so the first one nice and easy. Good luck. Roslyn, are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia. Yes, Sir.

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

[10 minutes 11 seconds][Agent] : No thanks. That does your work required to go underground.

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

[10 minutes 14 seconds][Agent] : Work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest or work offshore. Yes Sir, no. The next section is in relation to your height and weight. Please be aware that I am required to obtain a confident single figure measurement for each in order to continue the application.

[10 minutes 26 seconds][Customer] : No, Yep.

[10 minutes 36 seconds][Agent] : The system does not allow it into any approximate figures, words or how to mid ranges. So the first question, what is the exact type?

[10 minutes 45 seconds][Customer] : 05 foot 3.

[10 minutes 42 seconds][Agent] : Give this to me in centimeters or feet and inches, 5 foot three. And what is the exact weight?

[10 minutes 49 seconds][Customer] : Oh, 60 fi no 55 kilos.

[10 minutes 52 seconds][Agent] : 55?

[10 minutes 52 seconds][Customer] : No 56, yeah.

[10 minutes 55 seconds][Agent] : Yeah, that's fine. 56 kilos. I guess I have here to put in exact way in as 56 kilograms and the exact time is five feet and three inches as to clear your center.

[10 minutes 53 seconds][Customer] : 56 kilos, Yes, yes.

[11 minutes 3 seconds][Agent] : Thanks. And have you experienced any unexplained weight loss or more than 5 kilograms in the last 12 months? Yes, Center to the best of your knowledge, are you infected with the right and high risk category for contracting HIV which causes AIDS? Yes, center. Yep. Do you have definite plans to travel outside outside of Australia? Are you booked or will be booking travel within the next 12 months?

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

[11 minutes 25 seconds][Agent] : OK, so then you know it is a worldwide cover as well. OK Uh, next question. Do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5,000,000? Yes, Sir.

[11 minutes 29 seconds][Customer] : Yeah, no.

[11 minutes 39 seconds][Agent] : OK, next set of questions regards to your medical history. If you have any questions, please stop and ask me. OK, so the questions ask you, have you ever had symptoms of being diagnosed or treated for or intend to seek medical advice for any of the following cancer tumor, molar cysts, including skin cancer, sunspots, Melanoma or leukemia? Yes, Sir. No. Have you ever had an abnormal cervical smear? Yes, Sir, No. OK. I just did ask you what was the abnormality to describe this by doctor. I'll give you 4 options. OK. Option A HPV, human papilloma virus or what virus? SIM one SIM 2. Umm, Option B SIM three. Option C, abnormal cells, pre cancers, lesions or cells or cervical dysplasia or option B, Don't know.

[12 minutes 2 seconds][Customer] : No, yes, I.

[12 minutes 27 seconds][Agent] : Yeah, beautiful. And that going on to the next question. Stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure. Yes or no. High cholesterol. Third, conditional neurological symptoms such as dizziness or fainting. Yes, Sir. Diabetes, Raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Yes, Sir. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder, or pancreas. Yes, Sir. Epilepsy, motor neural disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis.

[12 minutes 37 seconds][Customer] : No, no, no, no, no, no.

[13 minutes 2 seconds][Agent] : Yes, Sir Anxiety, depression or stress required medical treatment or any other mental health disorder? Yes, Sir. No. As I asked this question again. Umm. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas Any legal drug use, abuse or prescription medication Oversee medical advice or counseling for alcohol consumption? Yes, Sir, No. And I just asked this question again. Is what diabetes raise blood sugar impaired glucose tolerance impaired fasting glucose? Yes Sir no Disorder of the kidney or bladder? Yes, Sir. No blood disorder or disease? Yes or no. Asthma or other respiratory disorder excluding childhood asthma? Yes or no.

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

[13 minutes 42 seconds][Agent] : OK, doing very well. All right.

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

[13 minutes 43 seconds][Agent] : Next question was then other than what you've already told me about in the past two years, have you sought medical advice or treatment by medical practitioner or specialist? Or are you awaiting the results of any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? Yes or no?

[14 minutes 2 seconds][Customer] : And while waiting, can you do that one again?

[14 minutes 3 seconds][Agent] : Yeah, Yeah, sure. Sorry.

[14 minutes 3 seconds][Customer] : Because I had a like a a video acceptance fixed. I mean, sorry. Yeah. So I'll listen to that question again if that's OK.

[14 minutes 10 seconds][Agent] : Yeah, sure. So it's OTH other than what you've already told about. In the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting the results of any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? Mm. Hmm, yeah, that's fine. So give me one SEC.

[14 minutes 32 seconds][Customer] : Alright, well, I had a deviated septum operation, I don't know, maybe 12 months ago and that's it.

[14 minutes 39 seconds][Agent] : It's a deviated system. Umm, just trying to find it. OK, test, pop in, hold for one second as long as double check something.

[14 minutes 40 seconds][Customer] : Yep, Yep, Yep.

[15 minutes 1 seconds][Agent] : OK, Umm, I'm back. Hold on one SEC.

[15 minutes 2 seconds][Customer] : OK, alrighty. Do coffee.

[16 minutes 25 seconds][Agent] : Thanks for holding there.

[16 minutes 26 seconds][Customer] : Oh, that's OK.

[16 minutes 26 seconds][Agent] : I do apologize. I do apologize for the wait. I just want to just, umm, clarify what was it?

[16 minutes 33 seconds][Customer] : Breathing. No, like a breathing problem. I just couldn't breathe through my nose.

[16 minutes 30 seconds][Agent] : So was that Judy like a, like a like a injury, like a sporting injury or right again said, does it have anything to do with like sinus or your adenoids? I don't plan anything like that.

[16 minutes 43 seconds][Customer] : Oh, I don't know why.

[16 minutes 45 seconds][Agent] : That's OK.

[16 minutes 45 seconds][Customer] : I don't know.

[16 minutes 46 seconds][Agent] : That's fine. If they, they didn't just fine at the end, it was just just breathing. That's fine. We'll just pop it in this question. OK.

[16 minutes 50 seconds][Customer] : Just breathing.

[16 minutes 51 seconds][Agent] : Yeah, all good. So let's put in here and you had it operated on, is that right? OK, so I had an operation on, uh, and it's called deviated system. Yeah.

[16 minutes 51 seconds][Customer] : Yeah, yes, yeah, yeah.

[17 minutes 2 seconds][Agent] : Well, it's, it's a deviated system.

[17 minutes 5 seconds][Customer] : Like it's a crooked, it's crooked up there. So you.

[17 minutes 4 seconds][Agent] : It's like it's the, the septum is deviated. Yeah, OK, that's fine. So operation due to deviated septum once completed.

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

[17 minutes 21 seconds][Agent] : And, uh, so that's from the, that's sort of the list. I did ask you just a few questions just in regards to this. Uh, first one, please describe the reason for the consultation, including symptoms and diagnosis. That's the same answer. When did it occur? Roughly Hollenberg to get this done Roughly a few, around 12 months ago. Too easy. And please provide details of medical tests, examination, X-rays, scans, blood tests about including dates and results. So what do they do to find out that you had a deviated septum? Just the X-ray?

[17 minutes 40 seconds][Customer] : Maybe 12 months ago, I had to go into the ex. Yes, it was.

[17 minutes 57 seconds][Agent] : Yeah, just.

[17 minutes 58 seconds][Customer] : And then. Yeah, yeah. And the doctor looking at my nose.

[18 minutes 1 seconds][Agent] : OK, fair enough.

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

[18 minutes 2 seconds][Agent] : So let's put in here an X-ray and examination results showed, right?

[18 minutes 19 seconds][Customer] : Yep.

[18 minutes 16 seconds][Agent] : So I'm sure the client had a deviated, OK. And is there any further investigation or treatment plan? If so, when?

[18 minutes 31 seconds][Customer] : No.

[18 minutes 31 seconds][Agent] : OK And uh, please advise of a full recovery has been made.

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

[18 minutes 37 seconds][Agent] : Beautiful. Thanks for that. Hi, umm, going on to the next question, 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? OK, three more questions and they'll be done. OK.

[18 minutes 48 seconds][Customer] : No, Yep.

[18 minutes 52 seconds][Agent] : Now the next two is in regards to your, uh, family history. When I say immediate family, I'm only referring to your mother, your father and your brothers and sisters only. OK.

[19 minutes 2 seconds][Customer] : Alrighty. Yep.

[19 minutes 3 seconds][Agent] : All right. So the questions I see. To the best of your knowledge, have any of the immediate family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial and the modest polyposis? To the best of your knowledge, have any of the immediate family suffered from cancer, heart condition, stroke or other habitat disease prior to age 60?

[19 minutes 16 seconds][Customer] : No, none. No one.

[19 minutes 28 seconds][Agent] : Beautiful. So note for that as well.

[19 minutes 30 seconds][Customer] : No. Yep.

[19 minutes 29 seconds][Agent] : This is the last question altogether just to see how much in the day that we are. So the questions are asking you other than one off events like you said, if you get a

voucher, do you engage, intend to engage in any of the following aviation other than as a fair paying passenger in a mechanized airline, motor racing, parachuting, mountaineering and sailing, scuba diving deeper than 40 meters, cabaret diving or any other hazardous effective? Yes, Senator.

[19 minutes 52 seconds][Customer] : No, that's my husband, Jim, who does that.

[19 minutes 53 seconds][Agent] : OK, yeah, there we go. So look, I wouldn't be any of that as well. Umm, I'm going to look the application there for you. Just give me one SEC. So I just want to double check something.

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

[20 minutes 13 seconds][Agent] : It's to do with the nose, I think, because I checked everything else, but I didn't check on the end for those. Let me see if they find something there. OK, yeah, it's just that if it's on the list, we won't have to refer to the underwater, you know what I mean? So, umm, having a look at the end of the dates, you can see that they will just go, go to them, they'll review it and just to make sure everything's OK.

[20 minutes 56 seconds][Customer] : Alrighty.

[20 minutes 56 seconds][Agent] : But let me just slip down the nose. Yeah, no, there's nothing on there. OK, all good. So what we're gonna do for everything's looking good. OK, like I said, just for the, the part about the deviated steps in the surgery just needs to be one part of the underwriters. OK.

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

[21 minutes 13 seconds][Agent] : Uh, now what happens is if it comes like fully approved and there's no changes made from that point onwards, we can obviously give you a piece of mind knowing that you are covered under the terms and conditions.

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

[21 minutes 25 seconds][Agent] : We'll be able to set up the full policy details by e-mail and mail. So you can have a read through that in the comfort of your own home while you're covered with us. And the only thing you need to do is fill out the beneficiaries form that's attached to the policy documents, sign that and send that back to us.

[21 minutes 39 seconds][Customer] : Alright.

[21 minutes 39 seconds][Agent] : OK, So we know who to pass the money to.

[21 minutes 40 seconds][Customer] : I love you for Jim. Yeah.

[21 minutes 41 seconds][Agent] : Uh, but yeah, in terms of the first payment though, we obviously let you choose a date in the future as well, uh, as the first payment date. And from that day, we do give you a 30 day cooling off just in case if you change your mind, we can refund any premiums you've paid unless the claim has been made. OK.

[21 minutes 56 seconds][Customer] : Yeah, Yeah.

[21 minutes 56 seconds][Agent] : Umm, with the first payment date, the what date did you want to select for in the future?

[22 minutes][Customer] : I don't know. That's a gym question.

[22 minutes 2 seconds][Agent] : Uh, yeah, Yeah, yeah, sure. Yeah, yeah.

[22 minutes 2 seconds][Customer] : Can I put you back on the phone for the payment? Yeah. Alright. Thanks, Kat.

[22 minutes 4 seconds][Agent] : And sorry, before you give, before you do that. Sorry. Wasn't.

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

[22 minutes 6 seconds][Agent] : Are you happy to disclose the information about your licenses to Jim? Is that OK? OK.

[22 minutes 10 seconds][Customer] : Yeah, of course.

[22 minutes 10 seconds][Agent] : Well, good.

[22 minutes 11 seconds][Customer] : Yes. Yep.

[22 minutes 11 seconds][Agent] : Thank you for that. Yes.

[22 minutes 11 seconds][Customer] : Thank you, California. Take care.

[22 minutes 12 seconds][Agent] : No worries. Thank you. You too.

[22 minutes 13 seconds][Customer] : I'll love you. Bye.

[22 minutes 17 seconds][Agent] : Hey, Jim.

[22 minutes 18 seconds][Customer] : Hello. Yep.

[22 minutes 19 seconds][Agent] : Yeah, Hey man. All right. So everything's, uh, going smoothly. Just one thing, obviously, about a deviated system is either one of past the underwriters, umm, just because it wasn't the list of common things. OK, But everything else is good. Umm, once it comes back from the underwriters and this, it's, uh, fully approved, no changes made from that point onwards, I can accept the policy on the behalf. And what would happen is she'd be covered under the terms and conditions from that point onwards. You'll get an e-mail copy of the full policy details and a hard copy as well. And uh, all she needs to do is fill out the beneficiaries from it, attached sign that it's in the back. The first payment date though we let you choose a date in the future as the first payment date. And from that day we do give you a 30 day cooling off. So just in case you change your mind, we can refund the premiums if paid unless the claim has been made.

[22 minutes 28 seconds][Customer] : Yep, Yep, Yep, Yep.

[23 minutes 3 seconds][Agent] : OK umm, but with the first payment date you said you obviously look after all of that.

[23 minutes 10 seconds][Customer] : I don't know, mid next month or something.

[23 minutes 7 seconds][Agent] : What date did you want to select as the first payment date next month?

[23 minutes 15 seconds][Customer] : Yep.

[23 minutes 14 seconds][Agent] : OK, umm, so if I change this to like I said, this is fortnightly, we can do monthly or yearly as well. If you want me to put mid next month, I can change this to a monthly and put it for, uh, the 14th of March. So we can only stretch to that, you know, 30 days maximum. But it still gives a, gives you a piece of mind which is covered from today under the terms and conditions, but nothing comes out to the 14th of March. Does that sound fair?

[23 minutes 28 seconds][Customer] : Yeah, yeah, that's right. I, I was actually just taking a quote from the CS and CS so I could have a look at them. I don't actually need to Sign up today. I just wanted to get a quote to see what it was going to cost me instead.

[23 minutes 48 seconds][Agent] : OK, right.

[23 minutes 50 seconds][Customer] : So Yep, that'll be good.

[23 minutes 50 seconds][Agent] : OK, So look, obviously we can send out an e-mail, the link to the piece, uh, can send out a link to the PDS and the pricing with an e-mail. We can definitely do that for you. Look, all turn it to be the because she's been approved. What we're offer to do is cover under the terms and conditions to come once it comes back from the underwriters and, uh, during this time, you can still have a chance to go through everything in detail, but it's got that Peace of Mind knowing that she's covered. And like I said, we also let you choose that first payment date so you don't pay anything straight away.

[23 minutes 57 seconds][Customer] : Yep, Yep, Yep. Alright, that's fine. Yep.

[24 minutes 19 seconds][Agent] : OK, so so that's the two options that you have. What what would you like to do?

[24 minutes 24 seconds][Customer] : Yeah, we'll do that.

[24 minutes 23 seconds][Agent] : It's up to you is that you're happy to do that, do it that way. OK, So what day did you want the first payment? So you said, so leave it at 14th of March, is that right?

[24 minutes 25 seconds][Customer] : And then Yep, Yep, that'll do.

[24 minutes 36 seconds][Agent] : OK.

[24 minutes 36 seconds][Customer] : 14th of March?

[24 minutes 37 seconds][Agent] : We do obviously link this up to a preferred method of payment as well, of course. So it can be either a BSP and account number or a Visa master debit card or credit card. But like I said, nothing will come out to the 14th of March.

[24 minutes 36 seconds][Customer] : Yep, via Visa card.

[24 minutes 49 seconds][Agent] : Visa card. OK.

[24 minutes 55 seconds][Customer] : Yeah, it's my card, but it's under Roz's name. I think she's got her own card, but it's all under my account. I'm just asking to give me it so I can see it, because I got my wallet with me.

[24 minutes 50 seconds][Agent] : And is that under your name or That's all right.

[25 minutes 6 seconds][Customer] : And of course it's in her handbag, so you can imagine what that's like.

[25 minutes 11 seconds][Agent] : Jungle.

[25 minutes 12 seconds][Customer] : Yeah. Yeah.

[25 minutes 12 seconds][Agent] : Umm, yes.

[25 minutes 13 seconds][Customer] : No, it's got tigers and snakes in there.

[25 minutes 14 seconds][Agent] : It's, it's just that her Herbert names on the card. Herbert's names on the card.

[25 minutes 20 seconds][Customer] : Yeah.

[25 minutes 19 seconds][Agent] : Is is ready to get it off basically. So yeah, let me know whose name it is if it's under her name. That's why I can just give it back to her.

[25 minutes 28 seconds][Customer] : Yeah, I'm just hang on. You just have to wait for us, mate.

[25 minutes 26 seconds][Agent] : But take your time as well.

[25 minutes 36 seconds][Customer] : Just just go into ANZ. Just go into ANZ. Actually, I'll probably be quicker to do it myself. Hang on a SEC, OK?

[25 minutes 45 seconds][Agent] : Not over mate.

[26 minutes 14 seconds][Customer] : Where is it? Where is it? Where is it? Where is it? Where is it? Where is it? Where is it? Where is it? Where is it? Go back, go back. Sorry, Madam, I'm just trying to find the number for you.

[26 minutes 40 seconds][Agent] : You can use a BSP account number as well if you want, but I would.

[26 minutes 45 seconds][Customer] : Hang on. Yeah, I'll need the number. Open it up and give me the number. It's what I want. Oh God. Hey, just give me the *** **** ***** number. What the actual? Sorry mate, I can't find the number at the moment.

[27 minutes 53 seconds][Agent] : No, no.

[27 minutes 49 seconds][Customer] : I'm in the bank account details and it just will not show me what the number is.

[27 minutes 54 seconds][Agent] : Well, good. Look. I mean, so you have a card under your name or Rosa's name or a BSP and account number.

[27 minutes 57 seconds][Customer] : Yeah, if I could give you the I don't have my wallet with me, unfortunately.

[28 minutes 1 seconds][Agent] : Uh, yeah. Yeah, yeah.

[28 minutes][Customer] : I've only got my phone and when I'm trying to open it in the phone, it won't show me the full number. And Roz doesn't have her cards with her. So.

[28 minutes 8 seconds][Agent] : So do you want to link it to BSP account number for now though?

[28 minutes 11 seconds][Customer] : Oh, yeah. Hang on. Yeah, yeah.

[28 minutes 12 seconds][Agent] : Because if you're on your app, yeah, it should be.

[28 minutes 14 seconds][Customer] : Hang on, hang on. No, no. Alright, you there mate.

[28 minutes 15 seconds][Agent] : Yeah, yeah, yeah, I'm here.

[28 minutes 37 seconds][Customer] : Alright, I'll just read it out to you, alright.

[28 minutes 39 seconds][Agent] : So. So is it a card number or BSP account number? Yep. Yep, Yep.

[28 minutes 40 seconds][Customer] : It's 016375, 268951886. Hang on, hang on. I've got to look at I can't look, I cannot, I cannot talk to you and look at it at the same time.

[28 minutes 55 seconds][Agent] : 268951886 Uh, sorry. Yeah.

[29 minutes 5 seconds][Customer] : I don't want it in, I don't want it in Lautsberger because I'm in the pub.

[29 minutes 5 seconds][Agent] : Uh yeah. Yeah. 100% yeah. All good.

[29 minutes 9 seconds][Customer] : So I'll I'll, I'll, I'll read it out again. Hang on. Alright. So the BSB is 016375. The account number is 268951886.

[29 minutes 12 seconds][Agent] : Yep, Yep, Yep. Beautiful. Thank you very much.

[29 minutes 29 seconds][Customer] : Transaction account.

[29 minutes 24 seconds][Agent] : That is it a savings or a checking account Select just every day.

[29 minutes 30 seconds][Customer] : So it could be a savings account. Yep.

[29 minutes 32 seconds][Agent] : Yeah, beautiful. And it's saying the bank and what whose name is this one under?

[29 minutes 38 seconds][Customer] : No. It'll be under my name, I think.

[29 minutes 36 seconds][Agent] : Is it both your names or your name? OK, beautiful.

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

[29 minutes 40 seconds][Agent] : So so what's your first name?

[29 minutes 43 seconds][Customer] : James. Yeah. Yep.

[29 minutes 42 seconds][Agent] : So it's James and then said in the same Keegan's OK.

[29 minutes 47 seconds][Customer] : Yep.

[29 minutes 48 seconds][Agent] : And as you did just ask the keep authorization to debit from this account.

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

[29 minutes 54 seconds][Agent] : Yeah, beautiful. And the first payment date is I put it for the 14th of March. Is that correct?

[29 minutes 59 seconds][Customer] : Yep.

[29 minutes 59 seconds][Agent] : Do you want me to leave it as fortnightly? Sorry if it's 14th of March, I would need to change this to monthly. Is that OK? Yeah.

[30 minutes 7 seconds][Customer] : Yeah, that's fine.

[30 minutes 7 seconds][Agent] : So it's \$4.00 monthly.

[30 minutes 10 seconds][Customer] : Yep.

[30 minutes 9 seconds][Agent] : You used to pay the same premium, still works out the same. And so this works out to be \$227.16. OK.

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

[30 minutes 18 seconds][Agent] : Umm, just give me one SEC and that's per month. All right, So that's all, umm, I need from you, James, if you can just give it back to your wife. I was going to read this out. OK, And then we'll be done.

[30 minutes 31 seconds][Customer] : 2 seconds.

[30 minutes 32 seconds][Agent] : Thank you. Thank you, Sir.

[30 minutes 36 seconds][Customer] : Hello.

[30 minutes 37 seconds][Agent] : Hey, thanks for holding the. OK, So wasn't everything was set up. All I need to do is just read out the terms and conditions and then we'll be done. OK. Thank you. Very.

[30 minutes 44 seconds][Customer] : Alrighty.

[30 minutes 45 seconds][Agent] : Thank you very much for your patience. It just stays here. I'm sorry. Before we do that, I do apologize, Sir. Umm, what? I need to let you know sorry about this. Umm, because we're referring this off to the underwriters, right? So it says here, umm, I've never explained this before.

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

[31 minutes][Agent] : I really have the declaration, but just want to make sure you have to say the application needs to refer to the underwater assessment. OK, while your application is being assessed, you will be called to accident to death, which pays out if this is due to the direct position of an accident cover under this last and to make sure it makes a decision on the application of database and today, whichever is in you.

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

[31 minutes 17 seconds][Agent] : OK, So if it doesn't come back by, you know, probably the next 20 minutes or something, then it will come back by the latest 1:00 PM tomorrow, OK Umm, if it comes back fully approved and there's no changes made, I'm happy for you need to accept the policy on your behalf. Is that OK?

[31 minutes 31 seconds][Customer] : Yes.

[31 minutes 32 seconds][Agent] : Yep, beautiful. If there has been any changes made or if they do ask any further questions, umm, then obviously I'll call you back and let you know.

[31 minutes 38 seconds][Customer] : Yes, for sure. Yes.

[31 minutes 38 seconds][Agent] : OK beautiful. So you're happy you're happy with that. There's no questions around that at all.

[31 minutes 43 seconds][Customer] : No. All good. Yeah.

[31 minutes 43 seconds][Agent] : Beautiful, beautiful. So I'm going to read this out to you, the terms

and conditions and we'll send this off to the underwriters in case it's easier. Uh, thank you Mosley and Michelle Keegan, it is important you understand the following information. I will ask you into these terms at the end of your policy not being forced on this you unless you agree to these terms in full family life cover is issued by Hanover Life who was slated limited when we will refer to as Hanover. Hanover as in a rate will reach the financial services and I will refer to as EFS trading as real insurance. The EC and the range of insurance on its behalf. Hanover is a lot upon the information you're provided when accessing your application. That includes the information we initially collected for me to provide a quote. Hanover has said a target market determination for this product, which describes the type of consumers this product is designed for. Uh, distribution practices are consistent with this determination and you can obtain a copy on our website. Umm, I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty just to clear your server.

[32 minutes 43 seconds][Customer] : Yes.

[32 minutes 44 seconds][Agent] : Thanks. So we made from time to time provider office team by the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent to us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. We accept to cover pays a lump sum benefit amount of the following was with Michelle Keegan's receives \$500,000. In the event of life insurance. The benefit is not paid independent suicide in the 1st 13 months of the policy. Your premium for your first year covers \$227.16 per month. Your premium is a step premium which is will be calculated on each policy anniversary and will generally increase as the age. Your sum insurance will also increase automatically by 5% each year and you can opt out of this each year. Included in the pays and amount payable to GSS of up to 65% to cover costs.

[33 minutes 37 seconds][Customer] : None.

[33 minutes 29 seconds][Agent] : Your premium will be debited from the nominated bank account in the name of uh, James Keegan's uh, which you are authorized for that provided to us the policy documentation PDS and FSC will be sent to you in five working days and if you have provided us

with the e-mail address, the policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product needs you have to say they're calling off paid. You may can't see your policy. Any premium may have payable be refunded in full unless you have launched a claim. If you are placing an existing policy discover we recommend that you do not cancel that policy until you have received so I'll just repeat that again. If you are placing an existing policy with this cover, we recommend that you do not cancel that policy until you have received and reviewed our policy in full. There are risks associated with replacing policies as you need. Policy may not be identical to existing cover and there may be other risks you should consider depending on your circumstances where the complaints process, which you can access any time by contacting us. Full details available online and in the documentation we are sending you 2 questions there for you.

[34 minutes 30 seconds][Customer] : None.

[34 minutes 28 seconds][Agent] : First question, do you understand and agree with the declaration of this Ready.

[34 minutes 33 seconds][Customer] : Yes.

[34 minutes 32 seconds][Agent] : Just to clear your server exactly. Would you like any other information about the insurance now or would you like me to read any part of the PBS to your server?

[34 minutes 37 seconds][Customer] : No, no.

[34 minutes 41 seconds][Agent] : OK, Beautiful. So what I'm going to do is, umm, just give me one SEC. Yeah, Well, that Yeah. So like I said, it's got like fully approved, no changes made. I'll accept the policy on your behalf. OK. And you cut.

[34 minutes 53 seconds][Customer] : Oh, that's good.

[34 minutes 53 seconds][Agent] : You'll be Yeah. So you're happy for me to do that.

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

[34 minutes 56 seconds][Agent] : So I, I thought I did ask that before.

[34 minutes 59 seconds][Customer] : Yep.

[34 minutes 59 seconds][Agent] : Yeah. OK. And then, uh, yes. So once it comes back, it's fully approved and no changes there, I'll accept the policy on your behalf and from that point on which you'll be covered under a terms and conditions. OK.

[35 minutes 5 seconds][Customer] : OK, Alright. Very good.

[35 minutes 8 seconds][Agent] : And you should expect to see the policy details by e-mail and mail. And like I said that once you had a good read through it, just need to fill out the beneficiaries for inside and send it back. Apart from that, you have a wonderful day. Thank you for your time.

[35 minutes 20 seconds][Customer] : Lovely. Thank you so much, Kev.

[35 minutes 21 seconds][Agent] : No worries.

[35 minutes 21 seconds][Customer] : OK, take care.

[35 minutes 21 seconds][Agent] : Thanks for thank you. Bye. Bye.

[35 minutes 22 seconds][Customer] : Alrighty, bye.