

[3 seconds][Agent] : Welcome to Real Insurance. My name is Danielle. How may I help you?

[7 seconds][Customer] : Just need a little bit of income protection insurance.

[10 seconds][Agent] : Yes, certainly I'd be able to help you with that. Let me start off just with your name, please.

[15 seconds][Customer] : Yep.

[18 seconds][Agent] : Thank you. And your date of birth?

[16 seconds][Customer] : David Georges, First or second 81.

[22 seconds][Agent] : Great. Thank you. And may I confirm you are a male Australian restaurant?

[28 seconds][Customer] : Yes.

[30 seconds][Agent] : Perfect. Thank you.

[31 seconds][Customer] : No non binary. No, that's a joke.

[31 seconds][Agent] : No, thank you. All right, let's have a look here. Are you needing it for like, for work purposes or you'll be.

[42 seconds][Customer] : Yeah.

[43 seconds][Agent] : Yeah.

[43 seconds][Customer] : Yeah. Just just a contract I'm doing. They need me to have income protection.

[45 seconds][Agent] : Yep, Yep. OK. Not a problem at all. I heard that was the case. Yeah, a lot of people do. Yeah, do need it for that, for that reason. Alright, let's have a look here. So we'll go through the income protection. If you have any questions, please let me know as well. And is there a particular level of cover that you're wanting to be covered for per month or is Yep, Yep, Yep.

[1 minutes 5 seconds][Customer] : I I had it, I had it once with you guys and it just, it was the cheapest, lowest one I could possibly get because all I need is to get a guarantee.

[1 minutes 13 seconds][Agent] : OK, yes, yeah, sure.

[1 minutes 15 seconds][Customer] : I think it cost me like \$4.00 a month.

[1 minutes 17 seconds][Agent] : Yeah. OK. Let's have a look here. So I'll have a look. I'll go through obviously the waiting period, benefit. And things like that. And then we can we can work it out for

you.

[1 minutes 26 seconds][Customer] : Yep.

[1 minutes 26 seconds][Agent] : So with our cover, it is designed to provide a monthly income benefit paid directly to you if you are unable to work due to with disabling sickness or injury and you suffer a loss of income. So it's designed to help cover your bills and living costs if your salary is interrupted. Now you can apply if you work at least 15 hours per week in paid and we offer an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000. And to apply, we do ask you some health and lifestyle questions over the screen to see if you are approved and if so on what terms they can also cover. And once in place it will cover you into your policy anniversary following your 65th birthday. Now keep in mind there are some exclusions that applies outlined in the PDF. Also keep in mind premiums for income protection are generally tax deductible which can make it more combat effective for you as well. Now just wanting to confirm, David, your date of birth, that was the first of the 2nd 81, is that right? Yeah. OK, Fantastic. Thank you. Now I just need to ask you some questions regarding your duties at work that just yes or no questions. Now, did you have any questions for me so far?

[2 minutes 28 seconds][Customer] : That's it, No.

[2 minutes 40 seconds][Agent] : No, not a problem. I'm just getting these on and you would have heard this when you called in but please not all our calls are recorded so any advice provided is general in nature and may not be suitable to your situation. Now, before answering any of our questions, it is important that you are aware of your duty to answer all our questions accurately and honestly. Barely to do so could impact your cover at claims time. Now do you work 15 hours or more per week?

[3 minutes 7 seconds][Customer] : Yes.

[3 minutes 8 seconds][Agent] : Thank you. 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 17 seconds][Customer] : No.

[3 minutes 17 seconds][Agent] : Thank you. Do you perform heavy physical duties, use heavy machinery or drive a vehicle?

[3 minutes 22 seconds][Customer] : I drive a machine. Yes.

[3 minutes 24 seconds][Agent] : Thank you and you qualified skilled or semi skilled to hold the required licences to perform your role.

[3 minutes 30 seconds][Customer] : Yes.

[3 minutes 31 seconds][Agent] : Thank you. Do you work in any of the following fields? Aviation as a pilot or group, entertainment or sporting industry, Air Force, arming armed forces or do you have an explosive? Thank you. Frankly, work UN round or underwater, work at heights above 10 metres, work offshore, carry a firearm or drive a long haul.

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

[3 minutes 53 seconds][Agent] : Thank you. And that was the last question here with your duty based questions in regards to smoking status, have you had a cigarette in the last 12 months? Thank you. And also just need to confirm your employment status, you're currently employed or self-employed.

[4 minutes 2 seconds][Customer] : No self-employed.

[4 minutes 11 seconds][Agent] : Thank you. Now to help determine how much cover we can offer or provide you with the definition of pre tax income. So pre tax income is your share of annual income earned in the business before tax directly due to your own personal efforts less any business expenses and excluding super contributions. So this is the amount that the business would otherwise seize earning in the event you are unable to work due to a disability. So David, what is your annual pre tax income?

[4 minutes 40 seconds][Customer] : I have no idea, but that does that really matter? I just want the smallest policy I can. So what do I say? The lowest.

[4 minutes 42 seconds][Agent] : Yep, that's, Yep, that's right. Yeah, not a problem. So if you're not too sure, then we offer income benefit from \$1000 being the minimum up to \$15,000.

[4 minutes 56 seconds][Customer] : OK.

[4 minutes 56 seconds][Agent] : So do you want the Yep, Yep, not a problem. So we go 1000. Can I, can you please confirm that the total annual income before tax is at least \$17,100?

[4 minutes 56 seconds][Customer] : 1001 thousand minimum at least. Yeah. Yeah. OK.

[5 minutes 11 seconds][Agent] : Yep. Is that, is that right? Sorry.

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

[5 minutes 16 seconds][Agent] : Thank you. Just bear with me now with the waiting periods and the benefit. So you have the option to select different waiting periods and benefit periods depending on your circumstances. So the waiting period is a non payment period that you must wait before the income benefit is payable after the insured event. Now you can choose 30 days or 90 days.

[5 minutes 41 seconds][Customer] : 90 days.

[5 minutes 41 seconds][Agent] : Please keep in mind that you Yep, not a problem. Please keep in mind the income benefit is paid monthly in a raise. This means if you choose a 30 day waiting period, your first payment would be 60 days after your first eligible to claim. So we'll do the 90 day waiting period. Just bringing this up, sorry I might be long. Sorry, I'm not getting off. And then now with the benefit. The benefit. Is the maximum amount of time that will pay the income benefit for anyone injury or illness. So you have four options. There's six months, one year, two years or five years. So if you're looking at the lowest, did you want to look the the six months is the lowest did you want?

[6 minutes 33 seconds][Customer] : The one year, 06 months, yeah, that'll do.

[7 minutes 1 seconds][Agent] : Yeah, six months is the lowest. Yeah. Alright. So we'll carry. Sorry. I'm just trying to put in the 1000. OK, I'm sorry. So I'm just gonna have to place you on hold for a second. So I'm just trying to put in the 1000. It's just not yet allowing me to do that just for some reason. So it's just give me two seconds. I'll just try to work it out.

[7 minutes 40 seconds][Customer] : Alright, no worries.

[7 minutes 46 seconds][Agent] : Thanks. Thank you for holding David. I'm terribly sorry for making a hold.

[11 minutes 3 seconds][Customer] : Yep, fine.

[11 minutes 5 seconds][Agent] : Umm OK so I just had to double check. So for some reason it wasn't letting me put \$1000 in. So I just want to confirm. I just had to speak to a manager and see umm if we could do that. So can I just confirm your annual pre tax income is at least now \$17,200? Is that right? OK, perfect. Thank you. So we're able to do the \$1000 monthly benefit amount now we are doing the 90 day waiting period and you're happy with the six months and the minimum?

[11 minutes 21 seconds][Customer] : Yes, Yep.

[11 minutes 34 seconds][Agent] : Yeah, the minimum benefit. OK. Now from here, it's probably a little bit different to when you did the income protection last time. We actually go through health and lifestyle questions. The price and any terms discovery is determined on the outcome of these questions.

[11 minutes 47 seconds][Customer] : OK.

[11 minutes 47 seconds][Agent] : So we'll go through those those questions and then I'll be able to give you the price there.

[11 minutes 54 seconds][Customer] : No, no.

[11 minutes 52 seconds][Agent] : Now, did you have any questions in regards to anything we've gone through Not a problem at all. All right, so just gonna bring up these questions here and your address uh looks like we have one here. I'm not too sure if that's changed. Umm, so it's is it still SE #17?

[12 minutes 11 seconds][Customer] : 2 Berry St. Yep.

[12 minutes 13 seconds][Agent] : Yep, Yep. Perfect. And can I just get you to confirm the S umm, sorry, the suburb. And then, uh, Yep. Yeah. Fantastic. Thank you. Is that your postal address as well? Perfect. Thank you. And e-mail address is thatstillthesameitlookslikedavedoublemi.services@gmail.com. Yep.

[12 minutes 19 seconds][Customer] : Cane Canevia 4130 Yes No, no.

[12 minutes 38 seconds][Agent] : OK.

[12 minutes 34 seconds][Customer] : Just change that to dsgearthworks@gmail.com.

[12 minutes 39 seconds][Agent] : CSG earthworks@gmail.com. What's it? Sorry.

[12 minutes 47 seconds][Customer] : That's it.

[12 minutes 48 seconds][Agent] : Yep. All right. Perfect. All right. So I'm just going to bring up a pre underwriting disclosure and then we'll be able to go through these questions. All right, so just read the following. 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 with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and collect your information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase an protection policy and as such, of 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 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've had. If it's not take reasonable care, you may duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim or make adjustments for the terms and conditions of the policy. Do you understand and agree to your duty?

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

[14 minutes 4 seconds][Agent] : Thank you. OK, that's just bringing up the questions now. So just a yes or no response for each of these. Just a COVID question now as well. So it says, have you been hospitalised for COVID-19 in the last 12 months? Or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days?

[14 minutes 29 seconds][Customer] : No.

[14 minutes 30 seconds][Agent] : Thank you. And 1st question for you, are you a citizen or permanent resident of Australia or New Zealand?

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

[14 minutes 36 seconds][Agent] : Currently residing in Australia.

[14 minutes 39 seconds][Customer] : Yes.

[14 minutes 39 seconds][Agent] : Thank you. Does your work require you to use explosives, travel to

areas experiencing war or civil unrest, or work offshore?

[14 minutes 46 seconds][Customer] : No.

[14 minutes 47 seconds][Agent] : Thank you. Now we already went through this question. Just have to ask you for the application here. Are you A, current, sorry, are you A, employed or B self-employed? Thank you. So be self-employed and do you own a business or are you a contractor? So this question here is just either business owner or contractor.

[14 minutes 56 seconds][Customer] : Self-employed business owner.

[15 minutes 5 seconds][Agent] : Thank you. And have you been in your current business for at least 12 months? Thank you. And has your business been profitable? Thank you. And if you were to become disabled and unable to work with your business, continue to generate an income for more than 60 days.

[15 minutes 10 seconds][Customer] : Yes, Yes, yes.

[15 minutes 24 seconds][Agent] : Thank you. And next question just says do you have a second OC occupation that generates a taxable income?

[15 minutes 31 seconds][Customer] : Sorry, I didn't hear that.

[15 minutes 33 seconds][Agent] : Do you have a second occupation that generates a taxable income?

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

[15 minutes 39 seconds][Agent] : Thank you. And combining both occupations, how many hours per week do you work in total? So we have 65 hours or more or less than 65 hours. Thank you. And have you ever been declared bankrupt or placed in receivership, in voluntary liquidation or under administration?

[15 minutes 48 seconds][Customer] : Less than 65, No.

[15 minutes 59 seconds][Agent] : Thank you. The next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. This system does not allow me to enter any approximate figures, words or height and weight ranges. So David, what is your exact height? How tall are you

in? It is centimeters or feet in inches.

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

[16 minutes 21 seconds][Agent] : Thank you. 175 centimetres. And what is your exact weight and either kilograms, pounds or strings?

[16 minutes 18 seconds][Customer] : 175 Seven centimetres, yeah.

[16 minutes 29 seconds][Agent] : Thank you. So 92 kilograms is your exact weight. And next question, have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[16 minutes 27 seconds][Customer] : 92 kilos no.

[16 minutes 41 seconds][Agent] : Thank you. To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV, which causes AIDS? Do you have definite plans to travel or reside outside of Australia, IE booked or we'll be booking travel within the next 12 months? Thank you. And next question, do you have existing income protection cover? Thank you. We're going to medical history now. So again, just a yes or no for each of these. Have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following cancer, tumour, mold or cyst, including skin cancer, sunspots, Melanoma or leukemia? Have you ever had an abnormal PSA test or an enlarged prostate?

[16 minutes 49 seconds][Customer] : No, no, no, no, no.

[17 minutes 33 seconds][Agent] : 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. Diabetes, raise blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis.

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

[18 minutes 7 seconds][Agent] : 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 counselling for alcohol consumption. Thank you. Disorder of the kidney or bladder. Blood disorder or disease. Asthma or other respiratory disorder, excluding childhood asthma. Thank you. Back or neck pain or disorder. Arthritis, chronic pain, gout, repetitive strain injury. Chronic fatigue syndrome. My fibromygia.

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

[18 minutes 44 seconds][Agent] : Joint or master pain. Ligament injuries including replacement or reconstructive surgery. Osteoporosis or osteopenia. Thank you. Any defective hearing or sight other than which is corrected by glasses or contact members. Thank you. And next question just says this is a little bit of a longer 1. So, 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 biopsy?

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

[19 minutes 22 seconds][Agent] : And other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks? Other than what you have already told me about, have you ever during your working career required more than two consecutive weeks of work due to illness or injury?

[19 minutes 30 seconds][Customer] : No, no.

[19 minutes 40 seconds][Agent] : Thank you. Family history. So we're almost done. So when we're going to refer to family, immediate family, which is father, mother, brothers or sisters. So David, 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? And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60? Thank you. Last question now. So other than one off events, example gift certificate slash vouchers, do engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognised airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 metres, cable wreck

diving or any other hazardous activity. Thank you. So that was your last question there. Not too many people answer yes to that one. And now I'm just bringing up the information now. Won't be long. Do you have any questions in regards to anything we went through?

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

[20 minutes 52 seconds][Agent] : Thank you. Right, perfect. You said, David, your application has been approved with the below term. So based on the answers, I'm just going to bring them up here. So I'll let you know. That's the premium as well. So your fortnightly premium, it's \$5.42.

[21 minutes 16 seconds][Customer] : Yep.

[21 minutes 16 seconds][Agent] : Now I'm just going to bring up the information so. Sorry, I get on. So I'm just quickly going through it. OK, so umm, there is the two information I have to go through. So based on your answer to the question, umm, the occupation question here. So this one, umm, if you were to become disabled and unable to work with your business, continue to generate an income for more than 60 days, umm, you have received this exclusion. So it just says self-employed business continue with you. The income protection benefit will be reduced by any income you receive or are entitled to receive from any business if you have an interest in subsequent to the disablement day. This adjustable only apply for the total amount of the benefit payable plus the ongoing income exceeds 70% of your pre disability income. Now based on your answer to the the occupation question here as well. So this one was a question here. Do you have an occupation that generates a taxable income? Now this one here, so you have received this exclusion. So it just says we will not pay an income benefit in respect of the claim for a disabling sickness or injury occurring directly or indirectly from the insured performing the duties of their second occupation. Any income derived from the second occupation will not be eligible to be included as financial evidence of the pre disability income. But it's happy to let you know of of those two. So just confirming we have the monthly benefit about from \$1000 based on the annual pre tax income that we put in here at 17, \$1200. You can choose either the \$1000 or \$1003.00. Just have to let you know of those two amounts. So the 90 day waiting period, six months benefit. As I mentioned, that's \$5.42 per fortnight for yourself. Now you do also have included in the policy is a rehabilitation benefit along with the

final expenses benefit which pays \$10,000 in the event that you passed away to overseas with funeral costs or other final expenses. And your premium is stamped, which means it will generally increase each year as you age. As an indication, if you make no changes to the policy, your premium next year will be fortnightly, \$5.68 per fortnight. And you can also find information about our premium structure on our website as well. Now again, do you have any questions in regards to anything?

[23 minutes 18 seconds][Customer] : OK, alright, no.

[24 minutes 19 seconds][Agent] : No, not a problem at all. So we'll organise to start this policy from today for you. Now in regards to payments, was there a particular day that you had in mind for a first payment, David?

[24 minutes 34 seconds][Customer] : Doesn't matter.

[24 minutes 36 seconds][Agent] : Yeah, not a problem. Yeah, we can organise that today for you. So today would be the 1st of November, so it'll be every fortnight on a Friday. And was that through direct debit or credit card? What would you prefer?

[24 minutes 34 seconds][Customer] : You can take it out now if you want today and start a policy, OK, Just direct debit.

[24 minutes 55 seconds][Agent] : Direct debit? Yeah, not a problem. Was it a check or savings account? OK, savings. Yeah. Thank you.

[24 minutes 59 seconds][Customer] : It's a business account, so savings, yeah, I'll be.

[25 minutes 4 seconds][Agent] : Yep, not a problem. And just require that these be in the account number when you're ready.

[25 minutes 9 seconds][Customer] : One SEC bring that up.

[25 minutes 12 seconds][Agent] : Otherwise, if you have a card, we can do it on like a Visa or MasterCard as well.

[25 minutes 15 seconds][Customer] : Yeah, yeah, I'll do a card. Yeah, it's a, it's a Visa debit card, Yeah.

[25 minutes 17 seconds][Agent] : Yep, yes, sure. Perfect. I'll just pause the recording. So for security

purposes, while obtaining your card details, the call recording will stop and recommence after.

[26 minutes 1 seconds][Customer] : None.

[26 minutes 26 seconds][Agent] : I resume the call as well. So please be advised that the call will has sorry.

[26 minutes 30 seconds][Customer] : The.

[26 minutes 30 seconds][Agent] : The call recording is now resumed for quality and monitoring purposes. So we've C changed your address, your e-mail address, your address is still the same, contact number 0488750756.

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

[26 minutes 44 seconds][Agent] : Perfect, not a problem. So we just need to read out the declaration at the end of this. You have the cover in place as well. Now, just to let you know, you do have a real rule with the policy. So following your first policy and the first rebate, we'll refund you 10% of the premiums you paid in that time. You get \$14.09 back for the real reward there as well. Now we went through the waiting periods and benefit periods there. So just to confirm with the benefit. Because I originally you did say one year, but I know you wanted the lowest amount.

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

[27 minutes 13 seconds][Agent] : So over the six months. So the benefit. That's the maximum amount of time that will pay the income benefits for anyone, injury or illness.

[27 minutes 22 seconds][Customer] : That's it.

[27 minutes 20 seconds][Agent] : So you're happy with the this minimum of six months waiting period? I'm sorry, this I'll say to the end, 6 month benefit.

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

[27 minutes 28 seconds][Agent] : Perfect. All right, so I'm just gonna read out the declaration. How do I pronounce your surname? Sorry, David Georgia. OK, thank you so much. So it just reads the following. Thank you David Georgia is important. You understand the following information. I will ask your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real Income Protection is issued by Hanover by Free of Australasia Ltd and

referred to as Hanover. Hanover has an arrangement with cluster and financial services, whom are referred to as GFS trading as Real Insurance, to issue and arrange this insurance on its behalf. Hanover has relied upon the information it provided when assessing your application that includes the information when usually collected from you to provide a claim. Hanover has set a target market determination for this product but describes the type of consumers this product is defined 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 to take reasonable care that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty?

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

[28 minutes 35 seconds][Agent] : Thank you. We may from time to time provide offers to you by the communication methods you provided to us in relation to other products and services agreeing to this declaration. 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 accepted cover provide the following insurance cover for David, Georgia and Monthly insured amount of \$1000 with a waiting period of 90 days and a benefit period of six months. The monthly income benefit payable in the event of a claim then maybe less than the monthly insured amount as your income benefit is limited to 70% of the average monthly income over any 12 consecutive months during the two years before you stop you to disabling sickness or injury. Your income benefit can also be reduced to receive other disability payments from other sources. There is a final expensive benefit of \$10,000 paid to your beneficiaries if you passed away while your policy is in place. In addition to the standard exclusions contained within the PDS of following exclusions, apply for David George of Income Protection benefits. The Income Protection benefit reduced by any income you receive or are entitled to receive from any businesses you have an interesting subsequent to the disablement time. This adjustment will only apply with the total amount of the benefit table plus the ongoing income exceeds 70% of your pre disability income. For David Georgia we will not pay so income protection benefit we will not pay the Sorry we will not pay an income benefit in respect of a claim for a disabling sickness or injury occurring directly or indirectly from the insured performing the duties of

the second occupation. Any income derived from the second occupation will not be eligible to be included as financial evidence of your pre disability income. By agreeing to this declaration to agree to any non standard exclusions or loading place on your policy and you understand they will remain in place for the life of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on the 9th of November 2, 1046 12:00 AM. Your premium for your first year of cover is \$5.42 per fortnight. Your premium is a stepped premium, which means it'll be calculated each policy anniversary and will generally increase each year. Included in your premiums and amount payable by Han. Sorry, payable by Hanover to GFS or between 37% and 51% to cover costs. Your premium will be debited from your credit card which you authorize it about from and are provided to us. The policy documentation, PDS and FSG 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 carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may pay to be refunded in full unless you've lodged a claim. There are associated with replacing policies as a new policy may not be identical to your existing, We recommended to not cancel any existing policy until received and reviewed our policy in full. We have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. Everybody are all done there. Thank you for bearing with me to understand and agree with the declaration.

[31 minutes 48 seconds][Customer] : Yes.

[31 minutes 49 seconds][Agent] : Jim, would you like any other information about the insurance now or would you like me to read any part of the PDS to you? Thank you. Alright, so that has all gone, all been done. We have confirmed all details there. Is there anything else I can assist you with? David?

[31 minutes 55 seconds][Customer] : No, no, I just need a certificate currency emailed to me.

[32 minutes 9 seconds][Agent] : Not a problem. Just bear with me. I'm just going to just contact my support team in regards to it, OK? Just stay on the line. It won't be too long.

[32 minutes 19 seconds][Customer] : No worries. Thanks.

[32 minutes 20 seconds][Agent] : Thank you.

[32 minutes 20 seconds][Customer] : Oh my God, I don't know where I have for breakfast. Did any family member accept the tax charge? I can't answer this or that, not the next time anyway. Money coverage for \$1000 a month for six months and and that's a three month waiting. E-mail. So it's \$5.42 a fortnight. My public liability is 7982 and that comes out between the 2nd and 4th of the month. Yep.

[33 minutes 57 seconds][Agent] : Dave sorry David, thank you so much for holding. I have it said on the phone for my support team and he'll be able to speak to you about umm, specific currency from here.

[34 minutes 7 seconds][Customer] : Excellent.

[34 minutes 7 seconds][Agent] : They said we've confirmed all details as well. No problem. Thank you. Welcome to the cust.