

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

[6 seconds][Customer] : Hi, Talia. Good morning. I'm good. How are you?

[8 seconds][Agent] : I'm good. Thanks. How are you going?

[11 seconds][Customer] : I'm good. Thank you.

[12 seconds][Agent] : That's good.

[13 seconds][Customer] : We just want to.

[13 seconds][Agent] : How can I help you?

[14 seconds][Customer] : Yeah, we just want to inquire about the life insurance.

[18 seconds][Agent] : Yes, certainly I can help you with that for yourself.

[20 seconds][Customer] : Yeah, Yeah, for me and for my wife. So that one is separate or family insurance.

[24 seconds][Agent] : OK, You can do either. It doesn't make a difference whether they're together or separate.

[33 seconds][Customer] : So separate, Yeah, one it's like that. So on behalf of my wife, so you can do it to my wife first.

[43 seconds][Agent] : OK.

[43 seconds][Customer] : You can we can make, we can ask for the PO for the plan.

[49 seconds][Agent] : For your wife? Yeah. Was your wife available to speak to?

[51 seconds][Customer] : Yeah, for yeah. But I'm here next to my wife.

[1 minutes 5 seconds][Agent] : OK, No.

[57 seconds][Customer] : I see she give me a authorization to to here beside me because it's not, it's not a good store in English as well. So yes, please.

[1 minutes 5 seconds][Agent] : Yep, uh, OK, so I can give you the quote, I can give you the quotes. Umm, and what?

[1 minutes 15 seconds][Customer] : Oh, OK. Yeah.

[1 minutes 16 seconds][Agent] : Actually taking out a policy needs to be done all with her though, so I can go through the quotes. And you're wanting a quote for yourself as well, is that correct?

[1 minutes 26 seconds][Customer] : Yeah, Yeah, yeah. For me, for my so separate, it's Yeah, Yeah.

[1 minutes 27 seconds][Agent] : Ye ye, yeah, OK, not a problem at all. Well, what I'll do is I'll go through the quote in the information with yourself and then I can add your wife, umm, on as well. That way I can speak to you in regards to it all.

[1 minutes 39 seconds][Customer] : Yes, please. Yes.

[1 minutes 39 seconds][Agent] : And then when it comes to taking out a policy for your wife, it all, then I can speak to her. But we'll go through your one first, OK. While I have you on the phone.

[1 minutes 46 seconds][Customer] : Well, thank you. Yes, please. Thank you.

[1 minutes 47 seconds][Agent] : And what is your name?

[1 minutes 50 seconds][Customer] : I'm Normando Alvarez.

[1 minutes 53 seconds][Agent] : What was the first name?

[1 minutes 54 seconds][Customer] : Normando.

[1 minutes 54 seconds][Agent] : Sorry.

[1 minutes 55 seconds][Customer] : Normando.

[1 minutes 58 seconds][Agent] : Yeah.

[1 minutes 56 seconds][Customer] : NORMANDO Normando.

[2 minutes 1 seconds][Agent] : Yep. November. Thank you. Yep.

[2 minutes 2 seconds][Customer] : NO, Yeah. Alvarez. Yeah.

[2 minutes 4 seconds][Agent] : Got that, ALZAREZ?

[2 minutes 8 seconds][Customer] : ALGAR, you said. Yeah.

[2 minutes 9 seconds][Agent] : Yep, perfect. And your date of birth please?

[2 minutes 9 seconds][Customer] : Alvarez, 28th of July, 28 July 1966. Yeah, 1966.

[2 minutes 17 seconds][Agent] : I said 28th of July 1966. Thank you. And no matter. Can I confirm you are a male Australian resident?

[2 minutes 28 seconds][Customer] : Yeah. Mail. I'm Mail and then citizen as well as Citizen. Yeah.

[2 minutes 31 seconds][Agent] : Yep. OK, Perfect. Thank you. And alright, so I'm going through the information on our life insurance. Yeah. Can I just grab an e-mail address for you please?

yep0728yeah@yahoo.com.

[2 minutes 41 seconds][Customer] : Yeah, ummmendezmandezmendez0728@yahoo.com, yahoo.com.com. Yes, that's right. Yeah.

[2 minutes 55 seconds][Agent] : Okyepsomandez0728@yahoo.com Yep, perfect. Thank you. And just confirming, Sir, you are a male and an Australian resident, is that correct? Yeah, perfect.

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

[3 minutes 13 seconds][Agent] : Yeah, yeah, thank you. Now with our life insurance the month, so it is designed to provide financial protection for your loved ones. It is to a lump sum payment. If you were to pass the bye. Now, this could be used to help them pay for mortgage loans, maintain their lifestyle and any other costs involved in raising a family. Sorry. Basically, it's there to give you the Peace of Mind that if something happened to you, your family would have that financial security and you can nominate up to five beneficiaries to receive a nominated benefit amount. Now are you looking at protecting anything in particular like family mortgage loans? Yeah, Yeah. With the life insurance that you, yes. Funeral, yes, Yep. So we have included in the policy \$10,000 advance payment to help with the funeral costs or any other final expenses at the time. So that's included in the life insurance? Yep.

[4 minutes 20 seconds][Customer] : So that's advanced payment, the 10,000 or?

[4 minutes 23 seconds][Agent] : So that \$10,000 comes, it comes out through the from the life insurance about. So it's included in there for you to apply for cover. We just ask you some health and lifestyle questions over the phone to see if you are approved. If you are accepted and once you decide to commence the policy, you'll be covered immediately to death due to any cause.

[4 minutes 39 seconds][Customer] : Oh, OK.

[4 minutes 46 seconds][Agent] : Do you anything not covered is suicide in the 1st 13 months and in addition, there is a terminally ill advanced payment included in the cover. So if you were diagnosed with 12 months or less to leave by medical practitioner, we will pay your claim in full and the money could be used for medical costs etcetera to ensure that you've received the best care possible.

[5 minutes 12 seconds][Customer] : Oh yeah.

[5 minutes 13 seconds][Agent] : Now we'll go through the quotes here and I'll give you the quotes for your wife as well. Have you had a cigarette in the last 12 months?

[5 minutes 22 seconds][Customer] : No, I never smoked.

[5 minutes 25 seconds][Agent] : Perfect, thank you. Now the levels of cover you can apply for, they range from \$100,000 up to the maximum of \$500,000 for yourself. So what amount would you like me to quote you on to start off with?

[5 minutes 25 seconds][Customer] : Yeah, the 200 monthly like that or no?

[5 minutes 50 seconds][Agent] : OK.

[5 minutes 54 seconds][Customer] : What is this? Sorry. What what's he talking about? What do I ask this question again? May I know? May I know your name? 200 So.

[5 minutes 59 seconds][Agent] : Yeah, how much do you want to be insured for from \$100,000 up to 500,000. So this is how much your your beneficiaries will receive if you were to pass it back. OK.

[6 minutes][Customer] : So 2 100 for each 200, It's it's OK.

[6 minutes 12 seconds][Agent] : Yep, 208. Thank you. And if if your wife can hear me as well, if I'm on that speaker, I doesn't have to let need to let everyone know all our calls are recorded. So any advice, providers, general in nature may not be suitable to your situation.

[6 minutes 12 seconds][Customer] : 200 it's Yeah, yeah, yes.

[6 minutes 28 seconds][Agent] : All right.

[6 minutes 28 seconds][Customer] : You can hear me as well. Yeah.

[6 minutes 29 seconds][Agent] : Yeah, not a problem at all. That's fine. I just have to let everybody know. So in the month I put yourself on \$200,000, your cover is fortnightly \$58.21. Yep. \$58.21 Yep. Per fortnight.

[6 minutes 49 seconds][Customer] : Yeah.

[6 minutes 51 seconds][Agent] : And if I give you a quote for your wife as well, can I just get you to confirm her full name and date of birth please? Oh thank you. So umm again please. Not all our calls are recorded. Any advice to provide this general nature may not be suitable to your situation. That's been a all from real insurance, but is going through the real insurance quite and that you've

been listening in? But I just have to make sure you're aware of it all.

[7 minutes 19 seconds][Customer] : Mm, Hmm. Yes.

[7 minutes 20 seconds][Agent] : And what was your first name? Sorry. Yep, thank you. And the surname?

[7 minutes 23 seconds][Customer] : Melinda, Melinda, Melinda Alvarez. The same to my husband.

[7 minutes 34 seconds][Agent] : Yep, thank you. And your date of birth, please.

[7 minutes 39 seconds][Customer] : Ten of July 1966.

[7 minutes 43 seconds][Agent] : Thank you. 10th of July, Was it 1966?

[7 minutes 47 seconds][Customer] : Yeah, same.

[7 minutes 48 seconds][Agent] : Same.

[7 minutes 48 seconds][Customer] : Same age. Same age, same year.

[7 minutes 48 seconds][Agent] : Yep, thank you. OK. And what is your address, Melinda?

[8 minutes 8 seconds][Customer] : 10 Belmont Ave.

[8 minutes 10 seconds][Agent] : OK, thank you. And have you had a cigarette in the last 12 months?

[8 minutes 9 seconds][Customer] : Kalgoorlie No, I'm not smoking.

[8 minutes 19 seconds][Agent] : Yep, great, thank you. All right, so I'm just bringing up the quite sorry, won't be too long.

[8 minutes 34 seconds][Customer] : Yeah, OK.

[8 minutes 35 seconds][Agent] : Thank you. All right. And now with the levels of cover for yourself, they range from \$100,000 up to \$500,000 as well.

[8 minutes 52 seconds][Customer] : I want to know if how much for the apartment for \$250 a \$150,000?

[8 minutes 47 seconds][Agent] : So did you want to do the same point for yourself on the \$200,000 for 250,000 for yourself?

[8 minutes 59 seconds][Customer] : Yeah, yeah, for how, Yeah.

[9 minutes][Agent] : Yep, Yep.

[9 minutes 3 seconds][Customer] : How much for that one for first night?

[9 minutes 5 seconds][Agent] : OK, so for yourself on \$250,000, your cover is \$60.00 per fortnight, so \$60.00 exact per fortnight.

[9 minutes 16 seconds][Customer] : 60 exactly it's OK so maybe mine mine is stupid.

[9 minutes 21 seconds][Agent] : So you want to do yours at 250? Yep. So you'll cover at \$250,000. Yours would be a fortnightly premium of \$72.77. Yes, that's correct. Yeah, I know you're the same age, but males are generally more expensive than females.

[9 minutes 20 seconds][Customer] : Yes Sir no 60 different Oh really?

[9 minutes 43 seconds][Agent] : Yes. Yes. So your cover is?

[9 minutes 43 seconds][Customer] : So I go back to, oh, OK, maybe I'm die earlier.

[9 minutes 47 seconds][Agent] : Yeah, is more than Melendez and now I would generally, generally, statistically speaking, males are generally do more riskier things than females.

[10 minutes 7 seconds][Customer] : Can I, can I have something?

[10 minutes 8 seconds][Agent] : Yeah, of course. Yes, 304, you both together or did you just for yourself for now, For yourself only. Yep.

[10 minutes 10 seconds][Customer] : How much is 300 per fortnight for myself only for myself, Yeah. How much?

[10 minutes 21 seconds][Agent] : OK, So Melinda, you would be fortnightly on \$300,000 seventy, \$1.99 per fortnight.

[10 minutes 34 seconds][Customer] : OK, add something again.

[10 minutes 35 seconds][Agent] : Yes, of course.

[10 minutes 36 seconds][Customer] : Uh, so every, every year, uh, we, we increase for the payment payment.

[10 minutes 42 seconds][Agent] : Yes, that's corrected. So you're you're the benefit amount you're insured for that increases umm as well as a premium. So your premium is stepped, which means it would generally increase each year as you age.

[10 minutes 56 seconds][Customer] : Yeah, that's OK.

[10 minutes 54 seconds][Agent] : In addition, this policy has automatic indexation, which means

each year your sum insured will increase by 5% with associated increases in premium. You can opt out of this automatic indexation each year. So as an indication, if you make no changes to your policy, your premium next year, so in the month, so this is on \$250,000, your premium next year would be fortnightly \$86.88.

[11 minutes 6 seconds][Customer] : I don't know how much.

[11 minutes 25 seconds][Agent] : That's with your benefit amount increasing to \$262,500. And Melinda, this is on the \$300,000, your premium next year would be \$86.48. That's with your benefit amount increasing to \$315,000. And you can also find information about our premium structure on our website as well.

[11 minutes 51 seconds][Customer] : OK. Just speak to 254,000,000 that.

[11 minutes 54 seconds][Agent] : Yep.

[11 minutes 55 seconds][Customer] : Yeah, 254,000,000 that and 200 from normal. Yeah, it's OK. Yeah. Yep, Yep.

[11 minutes 55 seconds][Agent] : So, yeah, OK, so Melinda, we're dropping yours down to 250,000 again, and yet, OK, so 250,000 that drops you up, but you'll cover million back down to \$60.00 plus Fortnite.

[12 minutes 16 seconds][Customer] : OK. Yeah. No worries about that. Thank you.

[12 minutes 17 seconds][Agent] : So that would be fortnightly together, then \$132.77. So that's for you both together on \$250,000.

[12 minutes 24 seconds][Customer] : OK, OK, separate thing.

[12 minutes 30 seconds][Agent] : Yep. No, that's OK. Yep. So you still Yep. No. So I wanted to let you know what it is together, but yes, Yep.

[12 minutes 30 seconds][Customer] : Separate thing if you if you want OK, OK.

[12 minutes 37 seconds][Agent] : So Melinda, you're \$160.00 per fortnight and the mines are \$72.77 per fortnight.

[12 minutes 47 seconds][Customer] : When is the specific specific date for the for the for debit specific date or also debit? Uh, no specific date. OK, Mm, hmm.

[12 minutes 46 seconds][Agent] : And now, Yep, yes, it automatically comes out. It automatically comes out, umm, each fortnight for the same day, every fortnight. And we can work out a first payment. So we don't require any payments upfront.

[13 minutes 11 seconds][Customer] : Mm hmm.

[13 minutes 12 seconds][Agent] : So what we can do from here, umm, is run through help and lifestyle questions to check your eligibility. So we'll be able to see if you're both approved. I will separate as I meant in the policy. So you have yet, umm, separate puppets for \$250,000 each. OK.

[13 minutes 30 seconds][Customer] : OK.

[13 minutes 27 seconds][Agent] : And then you get the beneficiary forms and all documentation in two separate lots for yourself. And now with the policies here as well, we do have a real reward attached to the policy. So following your first policy in the first free date, we'll refund 10% of the premiums you paid in that time. So you, Melinda, you will receive \$155.99 back from the real reward, The monthly you'll cover with \$189.20 that you received back for the real reward. And we also send you out a freewheel kit valued at \$30.00 with a policy as well. OK, now the month, have you understood everything we've gone through? Did you have any questions in regards to anything we've discussed?

[14 minutes 5 seconds][Customer] : Oh, yeah, yeah. All good.

[14 minutes 16 seconds][Agent] : Yep, perfect.

[14 minutes 18 seconds][Customer] : Yeah, all good. Can I help copy through my e-mail like that?

[14 minutes 21 seconds][Agent] : Yes. So what we do, we need to go through and check your eligibility and the if you are so then if you're approved, if you're both approved, then what we're able to do is e-mail and post all the documentation out to you both.

[14 minutes 37 seconds][Customer] : Yeah, OK.

[14 minutes 38 seconds][Agent] : So we'll be able to do both for you now because they're two separate policies. I'll go through the questions with Namanda first and the Melinda all goes through yours once we're done with Namanda. Is that OK? Yep. Perfect. Not a problem at all. Sorry, just bear with me now. No matter. Did you have any questions in regards to anything we've gone



through?

[14 minutes 47 seconds][Customer] : OK, Yes, again. Again. How much?

[15 minutes 1 seconds][Agent] : Yes, Yep.

[15 minutes][Customer] : My fortnight again, 70, OK.

[15 minutes 2 seconds][Agent] : So your policy \$72.77 per fortnight for 250,000?

[15 minutes 3 seconds][Customer] : Yeah, 250 for me and 250 for my wife.

[15 minutes 13 seconds][Agent] : That's correct.

[15 minutes 17 seconds][Customer] : OK. OK.

[15 minutes 13 seconds][Agent] : Yeah, we've we've done 250,008, so you'll probably \$72.77.

[15 minutes 19 seconds][Customer] : Yeah, it's OK. Yeah.

[15 minutes 21 seconds][Agent] : Yeah, OK, sorry, I'm just going to go through. So they're two separate policies, so I'll organize your one first. So just bear with me and we'll go through your questions. All right, so \$72.77 per fortnight and we've gone through all the information here. Just confirming you said you have not had a cigarette in the last 12 months. Not, not a problem. Well, guys, for your questions and check your eligibility now. Can I just grab your address? Just starting with the post code, please.

[16 minutes 2 seconds][Customer] : Yeah. 10 Belmont Ave.

[16 minutes 7 seconds][Agent] : Like I said, 6 what was the post code? Sorry. OK, so the post code, sorry, what was that 6? Sorry, 643, right. Thank you. Sorry about that.

[16 minutes 5 seconds][Customer] : Kalgoorlie 6430 WH 6430 WA6430 6430 Belmont Ave.

[16 minutes 24 seconds][Agent] : And calculate and yeah, it was number 10 was that sorry, Belmont.

[16 minutes 34 seconds][Customer] : Yeah.

[16 minutes 35 seconds][Agent] : Belmont.

[16 minutes 34 seconds][Customer] : Belmont, Mont.

[16 minutes 35 seconds][Agent] : Yep, Yep.

[16 minutes 37 seconds][Customer] : Belmont Ave.

[16 minutes 38 seconds][Agent] : Thank you. Is that your postal address as well?

[16 minutes 42 seconds][Customer] : Same postal yet?

[16 minutes 43 seconds][Agent] : Same postal address? Yep.

[16 minutes 45 seconds][Customer] : Yeah, Same.

[16 minutes 46 seconds][Agent] : OK, thank you.

[16 minutes 46 seconds][Customer] : Yeah, that's for my wife.

[16 minutes 47 seconds][Agent] : And your contact number, is that the one you've called in on today, 0423091387, That's your wife's one. OK.

[16 minutes 57 seconds][Customer] : Mine is M Mine is 04/01.

[17 minutes 1 seconds][Agent] : Are four are one? Yeah.

[17 minutes 4 seconds][Customer] : Yeah, 652450.

[17 minutes 9 seconds][Agent] : Thank you. All right. So I've updated that for you. So we're going to go through your health and lifestyle questions and check your eligibility. Before we did that, did you have any questions?

[17 minutes 22 seconds][Customer] : OK.

[17 minutes 24 seconds][Agent] : Did you have any questions? No, I'm sorry. No. OK.

[17 minutes 27 seconds][Customer] : No, no, it's OK.

[17 minutes 28 seconds][Agent] : Yep.

[17 minutes 28 seconds][Customer] : All good.

[17 minutes 29 seconds][Agent] : Perfect. Not a problem. All right, So we went through the umm, premiums for you as well. Now with the policy here, as I mentioned, you can also find information about a premium structure on our website as well. So that's with the the premiums for next year.

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

[17 minutes 47 seconds][Agent] : Now I'm just going to bring up a pre underwriting disclosure and then we'll go through your health and lifestyle questions. So in the mind that it just says please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this

with your insurer and they share it with other Australian service providers for the purpose of administering your policy or handling claims. A prior policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By proceeding to understand that you are applying to purchase a life insurance policy and as such, you have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate 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 you do not take reasonable care, you may break your duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. Amanda, do you understand and agree to your duty? Thank you. Now I just need to ask you a question regarding in regards to COVID-19 as well. So it says have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days?

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

[19 minutes 27 seconds][Agent] : Thank you, now with these thoughts and lifestyle questions that just require yes or no response. If you get stuck on any of these please let me know. Just confirming as well the month that you are again a male Australian resident, thank you and an Australian resident thank you.

[19 minutes 42 seconds][Customer] : I mean, yeah, I've started that resident.

[19 minutes 49 seconds][Agent] : Yep, thank you. Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia.

[19 minutes 49 seconds][Customer] : Yeah, I've started that 6%.

[19 minutes 58 seconds][Agent] : Yep, thank you. Just a yes or no for that.

[20 minutes 1 seconds][Customer] : Ah, yes or no?

[20 minutes 2 seconds][Agent] : Thank.

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

[20 minutes 3 seconds][Agent] : Thank you. Does your work require you to go underground? Work

at heights above 20 meters, dive to depth below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore.

[20 minutes 20 seconds][Customer] : No.

[20 minutes 21 seconds][Agent] : Thank you. 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 with the application. The system does not allow me to enter any approximate figures, words, or height and weight ranges. What is your exact height? How tall are you in either centimeters or feet and inches? Thank you. So 5 feet, 11 inches.

[20 minutes 47 seconds][Customer] : 5/11/11 yeah.

[20 minutes 52 seconds][Agent] : And what is your exact weight? So we can either take kilograms, pounds or stones. So whatever. You're more confident with 83 kilograms with that.

[21 minutes][Customer] : 83 kilogram, yeah yeah.

[21 minutes 5 seconds][Agent] : Yep. Thank you. Great. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[21 minutes 5 seconds][Customer] : 83K no.

[21 minutes 16 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 IA booked or will be booking travel within the next 12 months?

[21 minutes 26 seconds][Customer] : No, no, let's plan. Maybe next year and not yet.

[21 minutes 44 seconds][Agent] : OK. So I do you know if you have anything booked or booking something at this stage? No. OK.

[21 minutes 48 seconds][Customer] : No, no, not yet.

[21 minutes 50 seconds][Agent] : Yeah, not a problem. So this question says do you have definite plans to travel or reside outside of Australia IA booked or will be booking travel within the next 12 months? Thank you. And do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million?

[22 minutes 2 seconds][Customer] : No, no, no.

[22 minutes 16 seconds][Agent] : Thank you and medical history now so this these questions here again, just a yes or no. Have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following cancer, tumor, mold or cyst, including skin cancer, sunspots, Melanoma or leukemia? Have you ever had an abnormal PSA test or an enlarged prostate? Stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure, high cholesterol, thyroid condition, or neurological symptoms such as dizziness or fainting. Diabetes, Raised blood sugar in PED, glucose tolerance or in PED, Fasting glucose, Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Epilepsy, motor neurone disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis.

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

[23 minutes 35 seconds][Agent] : Anxiety, depression or stress requiring treatments. Sorry, I'm going to say that again. Anxiety, depression or stress Require stress requiring medical treatment or any other mental health disorder. Any illegal drug use, abuse or prescription medication or receive medical advice or counseling for alcohol consumption, disorder of the kidney or bladder, blood disorder or disease, Asthma or other respiratory disorder, excluding childhood asthma.

[23 minutes 47 seconds][Customer] : No, no, no, no, no.

[24 minutes 15 seconds][Agent] : Thank you. Nearly done the month.

[24 minutes 19 seconds][Customer] : Yes, Thank you.

[24 minutes 16 seconds][Agent] : So you're doing really well now. Other than what?

[24 minutes 22 seconds][Customer] : Still help me?

[24 minutes 22 seconds][Agent] : Yes, exactly I can tell.

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

[24 minutes 26 seconds][Agent] : Other than what you have already told me about. In the past three years, have you sought medical advice or treatment by 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 test or biopsy.

[24 minutes 48 seconds][Customer] : I had the hernia. What's that? She had been a colonoscopy.

The yes. Nothing, nothing, nothing.

[25 minutes][Agent] : Yeah, OK. Uh, yes.

[25 minutes 4 seconds][Customer] : Problem on the back that is not because the doctor advice if you reach the 50 years old, we advice every five years to have a check up for colonoscopy.

[25 minutes 17 seconds][Agent] : Yep.

[25 minutes 17 seconds][Customer] : That's a normal, that's a normal at the doctor. But because we getting old, so the doctor said if you reach the 50 years old, you advice to have something check up like that.

[25 minutes 28 seconds][Agent] : Yep.

[25 minutes 29 seconds][Customer] : So we advice only like that for our security, for our health like that.

[25 minutes 33 seconds][Agent] : Yes, of course. OK, not a problem. So no matter. You had a colonoscopy. Yeah. OK. Thank you. All right. And all right, so that wasn't for anything in particular or is just because of your, umm, at the age that you were?

[25 minutes 40 seconds][Customer] : Yeah, yeah, yeah.

[25 minutes 58 seconds][Agent] : Yeah.

[25 minutes 58 seconds][Customer] : Because of that.

[25 minutes 59 seconds][Agent] : OK. Yeah, not a problem. All right, so I can put that in here. And you said a hernia.

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

[26 minutes 9 seconds][Agent] : Is that you didn't have a hernia without the colonoscopy or is that.

[26 minutes 11 seconds][Customer] : That 124 years, two years ago.

[26 minutes 14 seconds][Agent] : Oh, OK, so you have a, you had a hernia as well.

[26 minutes 14 seconds][Customer] : No, no, no. I think that one is more than three years, three years ago, I think.

[26 minutes 25 seconds][Agent] : OK, that's right. Because I have, I have a hernia. No complications

on my list here as well. We can place that down as well.

[26 minutes 31 seconds][Customer] : No. Yeah, yeah. Thank you.

[26 minutes 31 seconds][Agent] : Yep, that's fine. And now the. All right, so the colonoscopy, when did you have that done?

[26 minutes 42 seconds][Customer] : October, last, last October.

[26 minutes 47 seconds][Agent] : Yep. OK.

[26 minutes 47 seconds][Customer] : So almost one year.

[26 minutes 48 seconds][Agent] : Yep. Perfect. Not a problem. All right. All right, So it's a colonoscopy last October. You said sorry.

[27 minutes 2 seconds][Customer] : Yeah. Yeah.

[27 minutes 3 seconds][Agent] : Yeah. OK, 2023, that was noise symptoms. It was just.

[27 minutes 12 seconds][Customer] : Yes, we have everything.

[27 minutes 14 seconds][Agent] : Yeah. OK. So noise symptoms, doctor advised you to being over 50. Is that correct?

[27 minutes 13 seconds][Customer] : Yeah, yes, that's fine. Yeah.

[27 minutes 27 seconds][Agent] : Yeah. All right, OK. So colonoscopy October 2023, no symptoms. Doctor advised to get a check up as you're over 50.

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

[27 minutes 52 seconds][Agent] : That's.

[27 minutes 52 seconds][Customer] : Thank you.

[27 minutes 53 seconds][Agent] : Yeah. OK. When did it occur? So we can October last June. Yeah. And please, yes, so please provide details of medical tests. So examinations, X-rays, scans, blood tests or biopsy, including dates and results. So was it just a colonoscopy that you had?

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

[28 minutes 15 seconds][Agent] : Yeah. And what were the results? Everything came back. Came back fine. No issues. Yeah.

[28 minutes 21 seconds][Customer] : Yeah, No, it's just fine. Everything they say, it is still still good.

[28 minutes 27 seconds][Agent] : Yeah. OK. So the results came back normal with no findings?

[28 minutes 39 seconds][Customer] : Yep.

[28 minutes 40 seconds][Agent] : Yeah. And is any further investigation or treatment plans?

[28 minutes 52 seconds][Customer] : What's that?

[28 minutes 46 seconds][Agent] : If so, when did they say you need to go back? Is there any further investigations or treatment plans? Yep. OK.

[28 minutes 52 seconds][Customer] : Sorry, no, they said after after five years again, need to do another colonoscopy. Endoscopy.

[29 minutes 2 seconds][Agent] : OK. Yeah, alright, alright, OK. And please advise about full recovery has been made. So just to confirm there was anything in particular that we're checking on, did you have any any symptoms or anything or is it just purely due to the aid? The doctor said to get it a check up.

[29 minutes 56 seconds][Customer] : Yeah, yeah, I understand that.

[30 minutes 5 seconds][Agent] : Yep. OK. All right. OK. So what we have here in the months please just the reason for consultation including symptoms and diagnosis.

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

[30 minutes 35 seconds][Agent] : So again no symptoms of doctor advised to get a check up as you're over 50. It was a third colonoscopy October 2023. Again when to occur? October 2023. Please provide details of medical tests or examinations, X-ray scan, blood tests or biopsy including dates and results. Colonoscopy results came back normal. No findings. And if any further investigational treatment plan? If so, when? No further investigations can go back in five years due to age. Is that correct?

[31 minutes 6 seconds][Customer] : Yeah, yeah, that's right.

[31 minutes 9 seconds][Agent] : Yeah, all right. And please advise that the full recovery has been made. I just put there was no condition, was just a check up due to your age. Is that all correct?

[31 minutes 24 seconds][Customer] : Yeah. Yeah, that's what?

[31 minutes 25 seconds][Agent] : Yep. Thank you and. All right. Now the next question here says,



was there anything else for that in the in that area that we can place anything or was that all? Yep.

[31 minutes 26 seconds][Customer] : Yeah, that's all I think.

[31 minutes 55 seconds][Agent] : OK, perfect. So next question says 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? Thank you. And family history, I need three more questions to go. And Amanda, you're doing well.

[31 minutes 55 seconds][Customer] : Yeah, no, yeah. OK.

[32 minutes 14 seconds][Agent] : So to the best of your knowledge, have any of your immediate family, living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyposis? Yeah, OK. Yep, not a problem at all. Yep. But none of those conditions that I just read out, was there any of those, the conditions that I read out, do you want me to repeat the question?

[32 minutes 27 seconds][Customer] : My family is no, I don't think it's there any I think my my that only high blood pressure before that's part of already Yeah, yeah, yeah.

[32 minutes 46 seconds][Agent] : Yep.

[32 minutes 46 seconds][Customer] : Repeat again the question.

[32 minutes 47 seconds][Agent] : So it just says to Yep. 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 as in a modest Poly process? Thank you. 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?

[33 minutes 1 seconds][Customer] : No, no, no, no.

[33 minutes 15 seconds][Agent] : Thank you. So we've captured those in there. All right. OK. And next question and last question now and then we're all done. So this question says other than one off events example, give certificates slash vouchers. Do engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving,

or any other hazardous activity. Thank you. Like to keep nice and safe feet on the ground. Me too.

Oh, Yep, and, and now that was the last question that we had to go through with you.

[34 minutes 3 seconds][Customer] : No, Yeah, yeah, I'm, I work in a kitchen and my headset, that's why I don't know, yeah.

[34 minutes 21 seconds][Agent] : I'm so I'm just bringing up the information. So we put down the information there, umm, that you have the colonoscopy done October last year and as I mentioned, just due to your umm, due to your age there.

[34 minutes 33 seconds][Customer] : Mm, Hmm.

[34 minutes 32 seconds][Agent] : So you with the application, he now the application needs to be referred to the underwriter for assessment. Now what that means is I'm just bringing up the information here. While your application is being assessed, you'll be covered for accidental deaths, which pays that if death is due to a direct result of an accident, cover under this loss until the insurer makes a decision on your application or 30 days from today, whichever is earlier.

[34 minutes 41 seconds][Customer] : Yeah, OK.

[35 minutes 5 seconds][Agent] : Now from here, what we do is we just place in your preferred payment details, whether it's through direct debit or credit card and a preferred payment date. We read you out the declaration.

[35 minutes 22 seconds][Customer] : Yeah.

[35 minutes 16 seconds][Agent] : When the underwriter comes back to us, we will be able to notify you now with the application. The commencement of your cover will be subject to final assessment by the insurer. If the insurer approves cover without any changes. Are you happy to me to record your acceptance of this policy now And we will send you out all your policy information to your e-mail and postal address. Thank you. Yeah, yeah, not a problem. So if they come back fully approved, no changes made whatsoever, then we will send all the documentation out to you, OK.

[35 minutes 44 seconds][Customer] : Yeah, yes, please. Thank you.

[35 minutes 55 seconds][Agent] : Yeah, not a problem at all. Now, how would you like to set this up? Would you prefer through direct debit or credit card? No matter. Direct debit, Yeah. And in terms of a

date, your first collection date, when would you like that to be? We can go anywhere from today onwards. What day would you like?

[36 minutes 5 seconds][Customer] : Direct debit on my part might say I check my calendar.

[36 minutes 17 seconds][Agent] : Yeah, yeah. No, that's OK. You let me know. Friday, yeah. What date would you would that be? So Friday the the 5th? Yep. OK, perfect. I can definitely do that.

[36 minutes 44 seconds][Customer] : Yeah, the fortnight, this coming fortnight on Friday, July 5th, and then the next is and then the next is on.

[37 minutes][Agent] : The next would be the 19th. Yep, perfect. I can do that. So we'll just do a payment for the 5th of July this coming Friday. So then it would be every fortnight on a Friday from there on?

[37 minutes 2 seconds][Customer] : Yeah, yeah, yeah, right.

[37 minutes 13 seconds][Agent] : Yep. And would you prefer the payment to come automatically out through direct debit or credit card? Sorry, I couldn't remember what you said. Sorry.

[37 minutes 13 seconds][Customer] : Yeah, yeah, yeah. Automatic on direct.

[37 minutes 25 seconds][Agent] : Direct debit? Yep. Not a problem. And the account, is that under your name? Normando Alvarez?

[37 minutes 32 seconds][Customer] : Yeah, under on my name. Yes.

[37 minutes 33 seconds][Agent] : Yeah, under your name. And was that a check or savings account?

[37 minutes 38 seconds][Customer] : Saving system.

[37 minutes 39 seconds][Agent] : Savings. Yep. Thank you. And just require the BSB and the account number when you're ready. Yeah. OK. Is that on a card? Sorry. Or BSB and account number?

[37 minutes 46 seconds][Customer] : Yeah, the 14622 3907 are the BSD or you just want the card number.

[38 minutes 1 seconds][Agent] : It's up to you. We can either do it on a Visa or a MasterCard or directly out of your bank account through a BSB and account number on a card.

[38 minutes 2 seconds][Customer] : I give you the BI think that card the Visa.

[38 minutes 12 seconds][Agent] : Yep. No, that's alright, not a problem. Let me just change it over. So I'm just going to do that for you now for security purposes. While obtaining your card details, the call recording will stop and will recommence after we have collected your. None. Now, so just so please be advised that the call recording is now resumed for quality and monitoring purposes. So from here what I need to do is just read out your declaration. I will send the application off to the underwriter for assessment soon as they get back to us any changes, I will give you a call, but if it's been fully approved with no changes made, we'll accept it and send the documentation out for you.

[39 minutes 50 seconds][Customer] : OK. Yeah.

[39 minutes 48 seconds][Agent] : OK, now did you have any questions before we go through and read you out your declaration?

[40 minutes 1 seconds][Customer] : No, it's OK. No question.

[40 minutes 2 seconds][Agent] : Yep, not a problem.

[40 minutes 3 seconds][Customer] : OK.

[40 minutes 2 seconds][Agent] : And once I've done this, we'll we'll go through the same process with Melinda as well.

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

[40 minutes 6 seconds][Agent] : OK, Thank you.

[40 minutes 8 seconds][Customer] : Done, done that, Yeah.

[40 minutes 9 seconds][Agent] : So we'll go through. Yeah, we'll go through her questions and check her eligibility and see what the outcome for her one would be. So I'm just, I'm not too sure if she can still hear me, but I just wanted to let you guys know that anyway. And now I'm just going to read you about your declaration. So it just says thank you. No. Manzo Alvarez. Yep. What was that? Sorry.

[40 minutes 28 seconds][Customer] : Yeah, sorry, I know again, again, because we're talking to.

[40 minutes 41 seconds][Agent] : Oh, no, that's OK. I was just saying no, that's OK. Am I still on loudspeaker? Yeah. OK.

[40 minutes 47 seconds][Customer] : Yeah, it's already on the speaker.

[40 minutes 48 seconds][Agent] : Yeah, no, that's OK.

[40 minutes 48 seconds][Customer] : Oh yeah, the speaker.

[40 minutes 49 seconds][Agent] : Not a problem. Yeah. So once I finalize this of the Mandos policy, then I'll go through your one as well. OK.

[40 minutes 55 seconds][Customer] : OK, so it's me press Normando.

[40 minutes 58 seconds][Agent] : What was that? Sorry. Oh, no, no, that's OK.

[40 minutes 59 seconds][Customer] : So maybe you want want to talk to me or still want to talk to.

[41 minutes 3 seconds][Agent] : Once we finalize your one. No, Monzo. Then I'll go through Melinda's one. Yeah.

[41 minutes 7 seconds][Customer] : Oh, OK, OK, yeah.

[41 minutes 8 seconds][Agent] : OK. So it just, it just says thank you. No. Monzo Alvarez, it 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.

[41 minutes 22 seconds][Customer] : Mm hmm.

[41 minutes 21 seconds][Agent] : Family Life cover is issued by Hanover Life Free of Australasia Ltd, whom we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, who are referred to as GSS trading as real Insurance, to issue and arrange this insurance on its behalf. Hanover relies upon the accuracy of the information it provided when assessing your application. That includes the information we initially collected from you to provide a quote. Hanover has set a target market determination for this product. We describe the type of consumers 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 to take reasonable care that you agreed to. Can you please confirm you've answered all of that questions in accordance with your duty? The month, yeah. You there in a month. So can I, can you please confirm you've answered all of our questions in accordance with your duty? Thank you.

[42 minutes 23 seconds][Customer] : Yeah, yes, it's, it's confirmed everything else.

[42 minutes 35 seconds][Agent] : Yeah, thank you. We may from time to time provide office to you

by the communication methods you provided to us in relation to other products and services. By going to this declaration, you can set 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 pays a lump sum benefit amount of the month or Alvarez receives \$250,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your premium for your first year of cover is \$72.77 per fortnight. So just bear with me. Sorry, sorry, I just had to call. I just wanted to mute you. I'm so sorry about that.

[43 minutes 21 seconds][Customer] : Yeah, OK.

[43 minutes 28 seconds][Agent] : They're back to the thank you. So your premium for your first year of cover is \$73.77 per fortnight. Your premium is stepped, which means that we calculated each policy anniversary and would generally increase as you age. Your sum insured will also increase automatically by 5% each year and you can opt out of this each year.

[43 minutes 53 seconds][Customer] : MMM.

[43 minutes 52 seconds][Agent] : Included in your premium is an amount payable to GSS of up to 65% to cover costs. Your premium will be debited from your credit card, which you authorized to debit from and are provided to us. The policy documentation, PDS and FS3 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. It's like a 30 day cooling off. When you may cancel your policy and any premium you may have paid, we refunded in full. Unless you've lodged a claim. There are risks associated with replacing policies as a new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaints process, but you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. Amanda, thank you for bearing with me there. Do you understand and agree with the declaration?

[45 minutes 7 seconds][Customer] : Yeah, I agree.

[45 minutes 8 seconds][Agent] : Thank you.

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

[45 minutes 9 seconds][Agent] : And would you like any other information or would you like me to read any part of the PDS to you?

[45 minutes 17 seconds][Customer] : Yeah, it's OK. I'm good.

[45 minutes 18 seconds][Agent] : Thank you.

[45 minutes 18 seconds][Customer] : Thank you.

[45 minutes 18 seconds][Agent] : Yep, not a problem at all. So by sending that off to the underwriter for assessment. Now just confirming we've gone through all your information here, but this confirming your e-mail address is mandez-08728@gmail.com.

[45 minutes 34 seconds][Customer] : Yeah.

[45 minutes 34 seconds][Agent] : We have Oh, sorry, yes, no, no, that's, Yep.

[45 minutes 38 seconds][Customer] : Yeah.

[45 minutes 38 seconds][Agent] : So mendez0728@yahoo.com, thank you.

[45 minutes 41 seconds][Customer] : Yeah, yeah, yeah. Thank you.

[45 minutes 43 seconds][Agent] : And so 28th of July 66 for your date of birth. Thank you.

[45 minutes 48 seconds][Customer] : Yes, 1966.

[45 minutes 50 seconds][Agent] : Yeah. 1966 and 10 Belmont Ave.

[45 minutes 49 seconds][Customer] : Yeah, Yeah, that's right. Yeah.

[45 minutes 52 seconds][Agent] : Kalgoorlie, WA6430 for your address. Yeah. All right.

[45 minutes 59 seconds][Customer] : Yeah.

[45 minutes 59 seconds][Agent] : So just finalizing your one and then I'll go through with Melinda.

[46 minutes 5 seconds][Customer] : OK.

[46 minutes 3 seconds][Agent] : So just bear with me, all right?

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

[46 minutes 37 seconds][Agent] : All right now, sorry, it might be long. Just making sure it's so close.

[46 minutes 54 seconds][Customer] : Oh, it's OK. OK.

[46 minutes 55 seconds][Agent] : Thank you. All right, so we've put all that through. We're sending

out your one off to the underwriter now your cover we have, we've finalized your one now. So it's just a matter of sending it off to the underwriter and if it comes back with no changes, we'll organize a policy for you. So now we'll go through the information there with Melinda and do the same process. So when she's is she ready to speak to and I can go through hers? Yep.

[47 minutes 25 seconds][Customer] : Yeah, yeah. Thank you.

[47 minutes 27 seconds][Agent] : OK, not a problem at all. Thank you so much. So with the policy here, I'm not too sure if I'm still on loudspeaker, but I do need to go through all of it with Melinda.

[47 minutes 37 seconds][Customer] : OK, thank you.

[47 minutes 35 seconds][Agent] : OK, perfect. Thank you.

[47 minutes 41 seconds][Customer] : Within that I'm very now.

[47 minutes 43 seconds][Agent] : Yep, not a problem at all. That's OK.

[47 minutes 47 seconds][Customer] : Yeah. Hello. Hello.

[47 minutes 52 seconds][Agent] : Hello. Thank you so much for your patience there. So again, I know you've heard this all already, but please not all our calls are recorded. Any advice to provide these general in nature may not be suitable to your situation. And it is Danielle from Real Insurance. Thank you. Now if I can just get you again, just to confirm your full name and date of birth, please.

[48 minutes 15 seconds][Customer] : Melinda Alvarez, 10, of July 1966.

[48 minutes 18 seconds][Agent] : Thank you. All right. And can I confirm, Melinda, you are a female Australian resident?

[48 minutes 28 seconds][Customer] : Female.

[48 minutes 29 seconds][Agent] : Yeah, and an Australian resident.

[48 minutes 32 seconds][Customer] : Yep.

[48 minutes 32 seconds][Agent] : Thank you. Now, an e-mail address for yourself. If I can just get you to confirm an e-mail address.

[48 minutes 41 seconds][Customer] : alvarezmale56@gmail.com.

[48 minutes 44 seconds][Agent] : Great. Thank you. OK, now your contact number, that's the one that umm, I'm we're on the line 0423091387. Yeah, thank you.



[48 minutes 54 seconds][Customer] : Yeah, Yep, yeah.

[48 minutes 58 seconds][Agent] : And just confirming your address as well, please.

[49 minutes 1 seconds][Customer] : 10 Belmont Ave. Kardulu, WA6430.

[49 minutes 5 seconds][Agent] : Perfect. Thank you very much. All right. And just confirming again, Melinda, have you had a cigarette in the last 12 months?

[49 minutes 17 seconds][Customer] : No, I'm not moving.

[49 minutes 18 seconds][Agent] : Perfect. Thank you. OK, Now with the levels of cover you, what amount are you happy with? The same amount that we discussed? Yep.

[49 minutes 27 seconds][Customer] : Yep, the same amount. Yep.

[49 minutes 28 seconds][Agent] : So 250,000. OK. Yeah. So you can apply for coverage from \$100,000 up to 500,000, but we'll leave it at \$250,000 and you'll cover as I mentioned to you, that's \$60.00 exactly per fortnight.

[49 minutes 31 seconds][Customer] : Yeah, yeah, yeah, yeah. OK, Yeah.

[49 minutes 44 seconds][Agent] : OK, Now with our coverage is designed to provide financial protection for your loved ones for the lump sum payment. If you were to pass it by now, it could be used to help them pay you some mortgage loans, maintain their lifestyle and any other costs involved in raising a family.

[50 minutes 5 seconds][Customer] : Madhi Kumar.

[50 minutes 2 seconds][Agent] : So it is basically there to give you the Peace of Mind that if something happened to you, your family would have that financial security and you could nominate up to five beneficiaries to receive their nominated benefit amount. Now again, to apply for cover, we just ask you some health and lifestyle questions over the phone to see if you are approved. If you are accepted and once you decide to commence the policy, you'll be covered immediately for death due to any cause. The anything not covered is suicide in the 1st 13 months. In addition, there is a terminally ill advanced payment included in the cover. So if you were diagnosed with 12 months or less to leave by medical practitioner, we will pay the claim in full to help with medical costs etcetera. They will pay you time in for the money could be used for medical costs to ensure that you've

received the best care possible. And then we also include \$10,000 advance payment to help with funeral costs and any other final expenses at the time. Now again, with your policy here, Melinda, did you have any questions for me so far?

[51 minutes 13 seconds][Customer] : No, that's OK.

[51 minutes 13 seconds][Agent] : No, not a problem. Yep, perfect. Now your premium is step, which means it would generally increase each year as you age. And we did go through this, umm, when we're going through the policy that with the month, but I just sort of go through it with you again. So you're aware with your policy. In addition, this policy has automatic indexation, which means each year's or sum insured will increase by 5% with associated increases in premium. You can opt out. It is automatic indexation each year. So as an indication, if you make no changes to the policy, your premium next year will be 72, sorry, \$72.07 per fortnight. That's with your benefit amount increasing to \$262,500 and you can also find information about our premium structure on our website as well now. All right, sorry, that was on the \$250,000. The next step would be to go through your health and lifestyle questions. OK, we'll check your eligibility.

[52 minutes 21 seconds][Customer] : Yeah.

[52 minutes 22 seconds][Agent] : Yep, not a problem at all. So your address that was the same, we said 10 Belmont Ave. in Kalgoorlie. Yep. Perfect. So what goes through your pre underwriting disclosure and now you're happy to leave your one at about \$250,000 still?

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

[52 minutes 40 seconds][Agent] : Yep. OK, perfect. So I'm just going to bring up a pre underwriting disclosure but if you have any questions at any time you let me know.

[52 minutes 49 seconds][Customer] : OK.

[52 minutes 47 seconds][Agent] : OK so pre underwriting disclosure says please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your

information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase a life insurance policy and as such, you have a duty to take reasonable care to not make any misrepresentation. 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. Even if you do not take reasonable care, you may breach your duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. Belinda, do you understand and agree to your duty?

[54 minutes 6 seconds][Customer] : Yep. Yes.

[54 minutes 7 seconds][Agent] : Thank you.

[54 minutes 8 seconds][Customer] : Yes.

[54 minutes 9 seconds][Agent] : Now I just need to ask you a question in regards to COVID-19. So it just says, have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days?

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

[54 minutes 26 seconds][Agent] : Thank you. Now, Melinda, with these questions, I just require a yes or no response. If you do get stuck on any of these, please let me know. I'll be more than happy to help you out. I just want to confirm your understanding. Everything we've gone through as well.

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

[54 minutes 42 seconds][Agent] : Yep, perfect, not a problem. All right, so with the question here again, just requiring a yes or no response and it's just bringing it up now, so I do apologize. OK, so it says are you a citizen or permanent resident of Australia or New Zealand, currently residing in Australia, yes or no?

[55 minutes 8 seconds][Customer] : Yes.

[55 minutes 8 seconds][Agent] : Thank you. Does your work require you to go underground, 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? 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 with the application. This system does not allow me to enter any approximate figures, words, or height and weight ranges. So, Melinda, what is your exact height?

[55 minutes 26 seconds][Customer] : No, thank you. I do.

[55 minutes 47 seconds][Agent] : So either centimeters or feet and inches, 5, Yep.

[55 minutes 53 seconds][Customer] : I do something. Yeah. Yeah.

[55 minutes 55 seconds][Agent] : 5 feet and two inches, Yep. Thank you. And what is your exact weight, either kilograms, pounds or stones?

[56 minutes 5 seconds][Customer] : 6060 kilogram. That's it.

[56 minutes 7 seconds][Agent] : Yep, perfect. Thank you. So 5 feet and two inches for your height and 60 kilograms for your weight. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? 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 will be booking travel within the next 12 months? Thank you. Do you have existing life insurance policies with other life insurance companies with the combined total sum a short of more than \$5 million?

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

[57 minutes][Agent] : Thank you, medical history. Now you're doing well. So we can just say yes or no for these. If you get stuck, please let me know. I'll be happy to help you. Now. First question says, have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following cancer, tumor, mole or cyst, including skin cancer, sunspots, Melanoma, or leukemia? Have you ever had an abnormal cervical smear, stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure?

[57 minutes 20 seconds][Customer] : No, no, no, high blood pressure only.

[57 minutes 46 seconds][Agent] : Yep, thank you. We can answer yes to that. It says based on your

response, please answer yes or no for each of the following stroke. Yes or no? Chest pain, Pericarditis, heart condition example, heart murmur, heart palpitations, heart attack or angina but not limited to these conditions.

[57 minutes 56 seconds][Customer] : No, no, no, no, no, no.

[58 minutes 14 seconds][Agent] : Thank you. And high blood pressure excludes during pregnancy where the blood pressure returned to normal after the birth.

[58 minutes 24 seconds][Customer] : Yes, I high blood pressure only.

[58 minutes 26 seconds][Agent] : Yep.

[58 minutes 26 seconds][Customer] : I'm using a maintenance for that, Yeah.

[58 minutes 29 seconds][Agent] : Yeah. OK. And is your high blood pressure caused by heart disease or kidney disease? Thank you.

[58 minutes 36 seconds][Customer] : No, just only maintenance only.

[58 minutes 39 seconds][Agent] : Yep, no problem. And have you been prescribed medication to treat this condition?

[58 minutes 46 seconds][Customer] : Yeah, I'm using only.

[58 minutes 48 seconds][Agent] : Yeah, OK. Thank you. So you have medication to treat the high blood pressure?

[58 minutes 55 seconds][Customer] : Yep.

[58 minutes 55 seconds][Agent] : Yep. Thank you. And did treatment commence within the last three months?

[59 minutes 6 seconds][Customer] : What? What is it like? I don't understand.

[59 minutes 7 seconds][Agent] : So when did you start the when did you start the medication for the high blood pressure? How long ago did you start it?

[59 minutes 19 seconds][Customer] : How long? How long?

[59 minutes 21 seconds][Agent] : Yeah. How long ago did you start the medication for the high blood pressure?

[59 minutes 26 seconds][Customer] : One year, One year? three-year.

[59 minutes 28 seconds][Agent] : OK, Yep. So you started the blood pressure medication one year ago.

[59 minutes 33 seconds][Customer] : Yeah.

[59 minutes 33 seconds][Agent] : So we Yep, this question here says did treatment commence within the last three months? So it's saying did did you start taking the medication for your high blood pressure within the last three months? Yep. So if you started a year ago, then we can answer no to that question. So it's asking did. Yep. Yes, it is. It's asking.

[59 minutes 46 seconds][Customer] : Yes, sorry, I got that Sorry, can I ask about you asked about the starting medication, about my encountersaltant, my high blood pressure.

[1 hours 7 seconds][Agent] : Yes. So it's asking about the high blood pressure for the medication.

[1 hours 14 seconds][Customer] : No.

[1 hours 10 seconds][Agent] : So you started that, you said one year ago the medication for high blood pressure.

[1 hours 14 seconds][Customer] : Ah, I'm starting up in the Philippines.

[1 hours 20 seconds][Agent] : OK.

[1 hours 21 seconds][Customer] : Yeah.

[1 hours 26 seconds][Agent] : The medication, Yep. Yeah, of course. Yeah.

[1 hours 21 seconds][Customer] : No, because you're asking, you're asking about when I started to, to an education because I want to be honest about, I want to be telling the truth because, uh yeah, uh, that I started in the Philippines at the age of, I thought that already something 49 years old, something like that.

[1 hours 39 seconds][Agent] : Yep, Yep. That's OK.

[1 hours 43 seconds][Customer] : Mm hmm.

[1 hours 42 seconds][Agent] : So I was just asking if you did did treatment. So did treatment for your high blood pressure, did that start? Yeah, within the last three months?

[1 hours 47 seconds][Customer] : And, uh, three months, three months, because I'm sorry, I don't understand because I'm just asking my husband because, you know, I don't understand fully English

because yeah, three months left. Yeah, three months. Sorry for that one.

[1 hours 1 minutes 3 seconds][Agent] : No, that's OK. So did treatment start in the last three months or was it more than three months ago? So it was more than three months ago. Yep.

[1 hours 1 minutes 9 seconds][Customer] : Yeah, yeah, yeah, yeah.

[1 hours 1 minutes 15 seconds][Agent] : OK. And are you understanding the everything we've gone through so far?

[1 hours 1 minutes 22 seconds][Customer] : Another love? Yes.

[1 hours 1 minutes 25 seconds][Agent] : Yeah. OK. So this question is saying did treatment commence within the last three months?

[1 hours 1 minutes 32 seconds][Customer] : Yep.

[1 hours 1 minutes 35 seconds][Agent] : OK. So if you started your medication when when you were you said 49.

[1 hours 1 minutes 39 seconds][Customer] : No, No. No. Pretty much no.

[1 hours 1 minutes 45 seconds][Agent] : OK, so I just need to make sure that you're understanding all these questions that we're going through and I just can't have no money to answer the questions for you.

[1 hours 1 minutes 59 seconds][Customer] : Yeah. OK. OK. What's that again?

[1 hours 1 minutes 59 seconds][Agent] : So Yep.

[1 hours 2 minutes 17 seconds][Customer] : Mm, hmm.

[1 hours 2 minutes 3 seconds][Agent] : So with this question here, so Melinda, I just need to make sure you understand with the high blood pressure, the medication, it's asking if you started that medication within the last three months, OK?

[1 hours 2 minutes 18 seconds][Customer] : No, no, Yeah.

[1 hours 2 minutes 20 seconds][Agent] : Just bear with me, OK? I'm just going to place you on hold. I won't be long. Thank you.

[1 hours 2 minutes 25 seconds][Customer] : Thank you.

[1 hours 3 minutes 27 seconds][Agent] : Thank you for holding. Sorry about the wait.

[1 hours 3 minutes 29 seconds][Customer] : Yeah, awesome.

[1 hours 3 minutes 29 seconds][Agent] : Alright? OK, sorry, I just have to make sure that you're understanding all of these the questions that we're going through. And again, I just can't have no one to answer these questions for you, OK? So if you get stuck, you let me know and I'll be able to help you out, OK? OK. Now you're saying for your high blood pressure, the medication that you take that started when you were in your 40s, is that right?

[1 hours 3 minutes 44 seconds][Customer] : OK, yes.

[1 hours 3 minutes 58 seconds][Agent] : Yeah. OK. So the question here, did treatment commence within the last three months? So because it's your treatment started more than three months ago, we can answer no to this question.

[1 hours 4 minutes 15 seconds][Customer] : Yes, yeah.

[1 hours 4 minutes 13 seconds][Agent] : OK, yeah. Now the next question says, have you had your blood pressure checked in the past six months by your JP? OK, thank you. So when did you have your blood pressure checked last?

[1 hours 4 minutes 26 seconds][Customer] : No, no, sorry.

[1 hours 4 minutes 39 seconds][Agent] : When did you have your blood pressure last checked?

[1 hours 4 minutes 46 seconds][Customer] : I'm I'm I'm not checking my blood test, but only when.

[1 hours 4 minutes 57 seconds][Agent] : Yeah. When did you last check your blood pressure?

[1 hours 5 minutes 5 seconds][Customer] : The last one month I go, oh, check up to my doctor.

[1 hours 5 minutes 10 seconds][Agent] : OK. And then I checked your blood pressure then? Yep. OK, so this question says have you had your blood pressure checked in the past six months by your GP? So if you had it checked, if you had it checked last month, then we can answer yes to that question. And were you told by your doctor that your blood pressure has returned to within normal range the last time you had it checked?

[1 hours 5 minutes 24 seconds][Customer] : Yes, yes, yes, the normal range. Yes, normal range.

[1 hours 5 minutes 44 seconds][Agent] : Yep, it was in normal range. Yeah. OK, perfect. Thank you. So it's captured that in here. So your blood pressure is has returned to normal then? So the last time



your blood pressure was checked, it was the blood pressure rating was normal?

[1 hours 5 minutes 57 seconds][Customer] : Yes, yeah, yeah.

[1 hours 6 minutes 2 seconds][Agent] : Yep.

[1 hours 6 minutes 2 seconds][Customer] : Not mine. Yes.

[1 hours 6 minutes 3 seconds][Agent] : Perfect. OK, now we'll go to the next question now. So you've understood everything we've gone through, you're doing well.

[1 hours 6 minutes 11 seconds][Customer] : Yep.

[1 hours 6 minutes 11 seconds][Agent] : Yep. So next question says high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting. Thank you Diabetes, raised blood sugar, impaired glucose tolerance, or impaired fasting glucose. Thank you Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Thank you. Epilepsy, motor neurone disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, anxiety, depression or stress requiring medical treatment or any other mental health disorder. Any illegal drug use, abuse or prescription medication or received medical advice or counseling for alcohol consumption, disorder of the kidney or bladder, blood disorder or disease, asthma or other respiratory disorder, excluding childhood asthma.

[1 hours 6 minutes 22 seconds][Customer] : No, no, no, no, no, no, no, no, no, no, no.

[1 hours 7 minutes 27 seconds][Agent] : Thank you, you're doing well. Not too many more questions to go in now.

[1 hours 7 minutes 32 seconds][Customer] : Mm, hmm.

[1 hours 7 minutes 32 seconds][Agent] : Next question says 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?

[1 hours 7 minutes 51 seconds][Customer] : No, no, no.

[1 hours 7 minutes 58 seconds][Agent] : Thank you. Now with your high blood pressure you said you had everything checked last month. Umm, so and with that we can put here. Would you class it as

an annual check out where there were no presenting symptoms and results came back normal?

[1 hours 8 minutes 18 seconds][Customer] : No, annual, only.

[1 hours 8 minutes 22 seconds][Agent] : So you had you said you had everything checked last month, an annual check out?

[1 hours 8 minutes 33 seconds][Customer] : Yeah. Annual. Check that Monday.

[1 hours 8 minutes 33 seconds][Agent] : Yep, Yep, not a problem at all. So we can place that in here as annual check UPS where there were no presenting symptoms and result came back normal. Is that OK? Happy to put that in. Yeah.

[1 hours 8 minutes 46 seconds][Customer] : Yeah, yeah, yeah, yeah. Nothing.

[1 hours 8 minutes 47 seconds][Agent] : OK, perfect. Yep. Thank you. And next question, other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? Thank you. Three more questions to go. You were doing very good, Melinda.

[1 hours 9 minutes 1 seconds][Customer] : No, no, yeah. Thank you.

[1 hours 9 minutes 10 seconds][Agent] : And now, to the best of your knowledge, have any of your immediate family, living or deceased ever being diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? Thank you. 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 Melinda.

[1 hours 9 minutes 23 seconds][Customer] : No, no, no, no.

[1 hours 9 minutes 48 seconds][Agent] : So it says 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 fair paying passenger on a recognized airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving, deeper than 40 meters, cave or wreck diving or any other hazardous activity. Thank you. I am the same. I don't like to do anything like that. Now that is was the last question there. So Melinda, are you satisfied with the answers provided? Thank you.

[1 hours 10 minutes 19 seconds][Customer] : No, Yep, it's OK.

[1 hours 10 minutes 36 seconds][Agent] : Yep, perfect. Thank you. So if umm put everything you need the in the application here, you did very good. Thank you very much for going through all those.

[1 hours 10 minutes 46 seconds][Customer] : Thank you.

[1 hours 10 minutes 45 seconds][Agent] : Now your application has been approved. So there has been no changes made whatsoever. So for your application today, Melinda, I can have you covered from today. OK, Now with the umm payment and information. So are you doing this? Would this be separate to Yeah, this is Yep, separate. So separate payment or did you prefer particular days as well? Yep, separate. Yep, not a problem. Now, when would you like your your policy, the payments to start for this policy?

[1 hours 10 minutes 58 seconds][Customer] : Yeah, separate, Yeah, separate payment I think fortnight every 50th and 30th. MM. Hmm.

[1 hours 11 minutes 32 seconds][Agent] : OK, thank you. Let me organize that. So just bear with me. OK?

[1 hours 11 minutes 39 seconds][Customer] : OK.

[1 hours 11 minutes 38 seconds][Agent] : Won't be too long. Thank you. Just bear with me. That's going to place you on hold for a second. Thank you.

[1 hours 11 minutes 45 seconds][Customer] : Yeah, OK.

[1 hours 11 minutes 46 seconds][Agent] : Thank you. Thank you for holding. Sorry about the wait there, Melinda. I was just getting up the calendar. OK, So your payments you said were the 16th and the 30th, is that right?

[1 hours 13 minutes 18 seconds][Customer] : OK, Yeah, OK.

[1 hours 13 minutes 27 seconds][Agent] : Yeah. Is that? Yeah. OK. So let me just have a look here. OK. So first payment you want on the 16th, Yeah, OK, sorry. If we do the 16th, it is going to change your premium by a little bit because we're doing this after your birthday. So your birthday is on the 10th of July.

[1 hours 13 minutes 27 seconds][Customer] : Yeah, Yep, it's OK.

[1 hours 14 minutes 1 seconds][Agent] : So if we do it on the 16th, let me have a look.

[1 hours 14 minutes 11 seconds][Customer] : It's OK because. We change for the look for the calendar.

[1 hours 14 minutes 16 seconds][Agent] : OK, so sorry, I'm OK. So let's have a look here. So what would you like me? Yep, Friday, July 5 and then every four another Friday. You'll you'll happy with that as well, Melinda. Yep.

[1 hours 14 minutes 27 seconds][Customer] : It's OK in saying to my husband this Friday, Friday, July 5 and then the one, yeah, yes, yes, yes, yes.

[1 hours 14 minutes 48 seconds][Agent] : OK, now payments, are they going to be out of your account, Melinda, or is no mind You're paying for this one. You're paying it OK.

[1 hours 14 minutes 55 seconds][Customer] : No for me, for Microsoft only.

[1 hours 14 minutes 57 seconds][Agent] : Yeah. No, no, I just wanted to double check. So I just confirming for yourself. Your first payment will be on the 5th of July, which means it will remain the same for that for the next you umm, with your age best. That is fine. We're doing it before your birthday and then it'll be every fortnight on a Friday. e-mail address ihavehealvarezmel66@gmail.com. Yeah, OK, thank you. Now would you prefer your payment coming through direct debit, so these being account number or then on a card? These are all MasterCard directed from your card. Yep, not a problem. And was that a check or savings?

[1 hours 15 minutes 24 seconds][Customer] : Yep, direct debit on my card savings.

[1 hours 15 minutes 41 seconds][Agent] : I'm sorry umm service on a card Yep not a problem. I'm just going to pause the recording. So if it says for security purposes will obtaining your card details, the call recording will stop and or recommend after we have collect?

[1 hours 16 minutes 45 seconds][Customer] : None.

[1 hours 16 minutes 52 seconds][Agent] : And please be advised that the call recording is now being received. Sorry. Please be advised that the call recording has now received for quality and monitoring purposes. Now, Melinda, from here I just need to read you out your declaration and then you will have the cover in place. We will e-mail you the documentation today and also I post them to

you as well. And now before we read you out your declaration, did you have any questions?

[1 hours 17 minutes 3 seconds][Customer] : OK, yeah, no.

[1 hours 17 minutes 22 seconds][Agent] : Not a problem. So it just reads the following. Thank you.

[1 hours 17 minutes 28 seconds][Customer] : Hmm. Mm.

[1 hours 17 minutes 26 seconds][Agent] : Melinda Alvarez, it is important you understand the following information. I will ask for your agreement to these terms at the end. And your policy will not be enforced unless you agree to these terms in full. Family life cover is issued by Hanover Live Free of Australasia OTD. Some referred to as Hanover. Hanover has an arrangement with Greenstone Financial Services. Some are referred to as GFS Trading as Real Insurance. To issue and arrange this insurance on its behalf. Hanover relies upon the accuracy of the information it provided when assessing your application. That includes the information we initially collected from you to provide a claim has set a target market determination for this product. We describe the type of consumers 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 to take reasonable care that you agreed to. So, Linda, can you please confirm you have answered all of our questions in accordance with your duty?

[1 hours 18 minutes 35 seconds][Customer] : Yes, I'm fine.

[1 hours 18 minutes 36 seconds][Agent] : Thank you. We may from time to time provide office to you by the communication methods you provided to us in relation to other products and services. By 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 pays a lump sum benefit amount of well into average. Receives \$250,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your premium for your first year of cover is \$60.00 per fortnight. Your premium is stepped, which means it'll be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year, and you can opt out of this each year. Included in your premium is an amount payable to GFS of up to 65% to cover costs. Your premium will be debited from your

credit card, which will authorize the debit form 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 or needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid we refunded in full unless you've lodged a claim. There are risks associated. Reply with Sorry. There are risks associated with replacing policies. As your new policy may not be identical to your existing cover, we recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaints process, but you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. Belinda, thank you so much for bearing with me that we are all done. Do you understand and agree with the declaration?

[1 hours 20 minutes 46 seconds][Customer] : Yes, I have. Thank you.

[1 hours 20 minutes 47 seconds][Agent] : Thank you. And would you like any other information or would you like me to read any part of the PDS to you?

[1 hours 20 minutes 55 seconds][Customer] : No, it's OK.

[1 hours 20 minutes 56 seconds][Agent] : Thank you. Yep, not a problem. So that policy is now in place for you. So you're going to receive all documentation to you very shortly there as well.

[1 hours 21 minutes 17 seconds][Customer] : No, it's OK.

[1 hours 21 minutes 7 seconds][Agent] : And all right, so now that has all been done, Namelinda, do you have any questions, anything else that I can help with today?

[1 hours 21 minutes 19 seconds][Customer] : No, it's OK.

[1 hours 21 minutes 20 seconds][Agent] : Yep, not a problem.

[1 hours 21 minutes 21 seconds][Customer] : I'm happy.

[1 hours 21 minutes 22 seconds][Agent] : Yep, perfect, very good. Now the month, are you still there as well?

[1 hours 21 minutes 26 seconds][Customer] : Yeah. I'm here.

[1 hours 21 minutes 26 seconds][Agent] : Yep, I can.

[1 hours 21 minutes 27 seconds][Customer] : Thank you.

[1 hours 21 minutes 27 seconds][Agent] : Yep. That's OK, Danielle.

[1 hours 21 minutes 30 seconds][Customer] : What's your name? Thank you. OK. Thank you.

[1 hours 21 minutes 33 seconds][Agent] : Yeah, it, that's OK. Not a problem at all. So like I said it to you when we went through yours, we will either notify you if there's any changes or send the documentation if it's being your cover has been approved there.

[1 hours 21 minutes 46 seconds][Customer] : Thank you. Yeah.

[1 hours 21 minutes 44 seconds][Agent] : OK, That's OK.

[1 hours 21 minutes 46 seconds][Customer] : Sounds good.

[1 hours 21 minutes 47 seconds][Agent] : Not a problem at all. And just for both of you, I know we've done this a few times and I'm on loudspeaker, but Please note that my calls are recorded. OK.

[1 hours 21 minutes 54 seconds][Customer] : Thank you.

[1 hours 21 minutes 55 seconds][Agent] : Perfect. Not a problem at all. Thank you. Bye. Very much for your time.

[1 hours 21 minutes 58 seconds][Customer] : Thank you. Bye. Bye. Thank you. Bye.

[1 hours 21 minutes 59 seconds][Agent] : You're welcome. Thank you. Take care.

[1 hours 22 minutes 1 seconds][Customer] : Bye.

[1 hours 22 minutes 2 seconds][Agent] : Bye. Bye. Bye.