

[1 seconds][Customer] : Hello, Sharon speaking.

[3 seconds][Agent] : Hey again, it's just Sharon calling back from real insurance. How are you?

[5 seconds][Customer] : Oh, hello. Well, how are you?

[7 seconds][Agent] : I'm very good, very good. We've got a final outcome from the underwriters. I just wanted to run that by. You've got a quick SEC at the moment. Oh, beautiful. Alright, we'll jump back into it again. I do just need to let you know calls recorded and the advice I provide is generally nature may not be suitable to your situation. And if you can one last time, just confirm your name and date of birth for me, Sharon.

[14 seconds][Customer] : Yeah, Sharon and Kelly, 171164.

[30 seconds][Agent] : Beautiful. Thank you very, very much there. So they came back here not too long after I popped through entering off that question. I'm just bringing it up here. I had a quick read through earlier, but it's slipped my mind. Where are we here? OK, perfect. So it says congratulations. Based on your referral information, the application has been approved just with the following change. So there's only one other exclusion that's popped up and I'll read through here. So it states no income protection benefit will be payable under this policy. Choose two any claims arising directly or indirectly from any disease or disorder of the left shoulder, including the joint, muscles, cartilage, ligament and tendons or related treatment or surgery. OK, So that's the only other additional exclusion plus obviously the others that we mentioned the first time there just to actually kind of lock the application as fully approved. Do you accept and agree the additional terms?

[1 minutes 11 seconds][Customer] : Sure, yes.

[1 minutes 25 seconds][Agent] : Yes. OK, wonderful. I'll accept that there. Now let's just jump out of here. What I did want to discuss as well for you there, Sharon, as mentioned. So we do still have the ability to have you covered as of today as an example, but the first payment wouldn't actually need to be made. Let me just double check based off of the days here, what's that 714-2128 until it does fall on the 16th of January would be the technical date of the first payment. So that's why I thought, look, if you're happy with the offer as is, we can actually get you covered today. Have the full policy

document sent out to review. And if you do need, obviously, I know you mentioned wanting to wait until you were starting at the new employer to sort of start payment there, but it gives you a bit of time, one to be covered for, two to read for everything. Make sure that's all up to scratch as well.

[2 minutes 18 seconds][Customer] : Yeah. OK. That sounds good. Yeah, that's fine.

[2 minutes 25 seconds][Agent] : OK, well, we can take you to the last couple of steps to get you set up.

[2 minutes 26 seconds][Customer] : Yeah, OK.

[2 minutes 28 seconds][Agent] : It doesn't take too long, and then we'll have everything sent out to you there. I'm just going to jump out of here and make sure I know I've already confirmed your details, but I'm just making sure I've covered everything else, OK? The only other thing that I would like to mention for you, just because you do have an existing in place, we just always like to let people know if you are potentially planning on replacing an existing policy, we just recommend that you don't cancel until the application has been approved, which just goes out there and you have reviewed this policy in full as it may not be identical to your existing cover. And just to consider the benefits that may not apply or waiting periods that may start again. Other than that, that's pretty much all the information. Did you have any questions that you may have thought of in the meantime between yesterday?

[3 minutes 13 seconds][Customer] : No, I don't think so. I'll just be interested to go through the policy and the the conditions again because I think I remember all of them.

[3 minutes 24 seconds][Agent] : No, that's OK. I'll go through it.

[3 minutes 22 seconds][Customer] : But yeah, yeah, yeah, Yep. OK.

[3 minutes 25 seconds][Agent] : Like basically through the declaration it reruns through all of the additional terms and I'll just go over. So we were looking at it was three and a half, \$1000 for the monthly benefit waiting period, 30 days benefit period, two years coming in at \$131.37 per fortnight. OK, beautiful. Now the final steps, what we basically go through. So we'll need you to select the first payment date and then we note down the preferred payment method. I read out the declaration to you and then that has everything explained in full. There'll be a question at the end that just confirms

you're happy with it all and we can pop it in place for you.

[3 minutes 42 seconds][Customer] : Yes, yes, OK.

[4 minutes 7 seconds][Agent] : OK, wonderful. Now where are we? Here? Let's jump into the calendar and pop it for the 16th of January. Now I'm just waiting for it to load. It's taking a quick second. How's your day been, by the way?

[4 minutes 21 seconds][Customer] : Yeah, it's been fine. Yeah, I went to the physio and got tortured in a good way.

[4 minutes 28 seconds][Agent] : Yeah, no, look, it's always good. I think I've been actually very distant from my Cairo for a while. It just hasn't lined up. I can normally only go on weekends. It's just, you know, makes things a bit tricky I guess in between day-to-day life. But no, very good. Alright, so we've got that selected, 16th of Jan. We've already got all of the contact details confirmed. The last thing, Sharon, just before reading the declaration, the two payment methods we can accept either would be a direct debit just from a BSN account number or you can use a card as well, whichever is easier for you.

[5 minutes 2 seconds][Customer] : Probably a card, yeah.

[5 minutes 5 seconds][Agent] : Yeah, OK, I'll swap that over there. Now before we take any information down, I'll let you know. For security purposes, while obtaining your card details, the call recording will stop and will recommence after we have collected your details. OK. The. And please be advised that the call recording has now resumed for quality and monitoring purposes. Alrighty, Well, I'll read off the final declaration for you. There'll be one question actually in the middle and then two questions at the end, as I said. So all of the additional terms I'll be re going through anyway before anything's final. That's why you're just fully aware. You'll be able to review it as well once we get it out because not only do we have the policy documentation, the PDS, but they'll also be the health and lifestyle questions and answers that you provided there too.

[6 minutes 38 seconds][Customer] : OK.

[6 minutes 39 seconds][Agent] : Beautiful. Alright, so it says here, thank you. Sharon Kelly, 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 in force unless you agree to these terms in full. Real income protection is issued by Hanover Liferee of Australasia Limited whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I will refer to as GFS Trading as Real Insurance, to issue and arrange this insurance on it's behalf. Hanover relies upon the information you have 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 which describes the type of consumers this product is designed for. Now, distribution practices are consistent with this determination and you can obtain a copy on our website. Now I just need to remind you of the duty to take reasonable care that you've agreed to. So can you please confirm you have answered all their questions in accordance with your duty? Yes or no?

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

[7 minutes 38 seconds][Agent] : It's wonderful. And it then says we may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, 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 provides the following insurance cover for Sharon Kelly, a monthly insured amount of \$3500 with a waiting period of 30 days and a benefit period of 24 months. The monthly income benefit effort payable in the event of a claim may be less than a monthly and short amount as your income benefit is limited to 70% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources. There is a final expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in place. In addition to the standard exclusions contained within the PDS, the following exclusions apply. For Sharing Kelly Income Protection benefit, no benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from mental health disorder or illness, stress, drug or alcohol abuse. For Sharing Kelly Income Protection Benefit, no benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from the

gastrointestinal tract, including diverticulitis. For Sharon Kelly Income Protection Benefit, no benefit will be payable under this Policy due to any disease or disorder directly or indirectly related to esophagitis, including complications or complications arising from treatment thereof. And for Sharon Kelly Income Protection Benefit, no benefit will be payable for any disability, condition, disease, disorder, treatment or complication since related to or arising from osteoporosis or osteopenia. And I believe lastly, the underwriter has also added exclusions to Sharon Kelly Income Protection Benefit, which just states that no income protection benefit will be payable under this policy due to any claims arising directly or indirectly from any disease or disorder of the left shoulder, including the joint, muscles, cartilage, ligament and tendons or related treatment or surgery. By agreeing to this declaration, you agree to any non standard exclusions or loadings placed 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 January 16, 2030, 12:00 AM. Your premium to your first year of cover is \$131.37 per fortnight. Your premium is a stepped premium, which means it will be calculated at each policy anniversary and to generally increase each year. Included in your premium is an amount payable by Hanover to GFS of between 37% and 51% to cover costs. Your premium will be debited from your credit card which you are authorised to debit from and have provided to us. Your policy documentation, PDS and SSG 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 have paid it will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing cover and we recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. Lastly, it just states that 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. So very much appreciate your patience there. Sharon, I've got the final two questions for you. The first one is just confirming. Do you understand and agree with the

declaration, yes or no? Yes. OK. And lastly, would you like any other information about the insurance now or would you like me to read any part of the PDS to you? Yes or no?

[11 minutes 30 seconds][Customer] : Yes, no.

[11 minutes 40 seconds][Agent] : No, OK, beautiful. That is everything there. I'll just accept it here and perfect. All in place for you. So you should receive the confirmation e-mail, I'd say in about an hour or so. And then all the physical documents should take about two to five business days to appear. So once you've got the time, sit down, read through it. If there's any details that might be incorrect, don't hesitate in giving us a call. But there is a dedicated support team here for you as well. So any enquiries need update details, they're the people to help out.

[11 minutes 43 seconds][Customer] : Great, great, great.

[12 minutes 11 seconds][Agent] : Wonderful.

[12 minutes 11 seconds][Customer] : Thank you very much. Thank you.

[12 minutes 12 seconds][Agent] : No, that's OK. Look, very much appreciate the time spent over yesterday and today there Sharon. I wish you a very happy Christmas and a happy New Year as well.

[12 minutes 19 seconds][Customer] : Thank you very much and good luck with your teaching degree.

[12 minutes 22 seconds][Agent] : Thank you. Look, I'll be working on that. I think in the months and years to come. Definitely kind of re spark that. I don't know idea of going for that.

[12 minutes 29 seconds][Customer] : Yeah, we need, we need passionate history teachers. We definitely do.

[12 minutes 33 seconds][Agent] : I look, I agree. I had that's I think why the reason was because I had a very passionate history teacher and it was a subject that I loved. So it's just, I don't know, meshed really well and just kind of stuck with me. So hopefully one day that can happen.

[12 minutes 33 seconds][Customer] : Definitely, definitely.

[12 minutes 48 seconds][Agent] : Beautiful. Alright. Well, look, I'll leave you to the rest of your day there, Sharon.

[12 minutes 51 seconds][Customer] : Thank you.

[12 minutes 52 seconds][Agent] : Thank you. Take care.

[12 minutes 53 seconds][Customer] : Thank you. You too. All the best.

[12 minutes 55 seconds][Agent] : Thank you.

[12 minutes 55 seconds][Customer] : And Merry Christmas. Bye.

[12 minutes 56 seconds][Agent] : You too. Bye. Bye.