

[2 seconds][Agent] : Dandy.

[7 seconds][Customer] : Hello, Liz speaking.

[8 seconds][Agent] : Hello, Liz. Good afternoon. My name is Maggie. I'm calling from Real Insurance. How are you?

[13 seconds][Customer] : Not too bad. Thank you and yourself. That was very quick.

[15 seconds][Agent] : I'm very well, Thank you for asking, giving you a call you made. Yeah, just drop in straight away. The reason for the call is you made some enquiries online with us in regards to our life insurance.

[26 seconds][Customer] : Yes, that's correct.

[28 seconds][Agent] : More than happy to help you with that. What I'll do is explain the benefits, give you some pricing and answer all of your questions as well.

[36 seconds][Customer] : Yep.

[35 seconds][Agent] : OK, thank you. So before I do that, all calls are recorded.

[40 seconds][Customer] : Yep.

[40 seconds][Agent] : Any advice that provides generally nature and may not be suitable to your situation? Is it Elizabeth Baker I'm speaking with?

[46 seconds][Customer] : Yes, that's correct.

[47 seconds][Agent] : Sure. Is your date of birth the 18th of the 12th, 1979?

[51 seconds][Customer] : Yes, that's correct.

[52 seconds][Agent] : Thank you. Are you a female Australian resident as well?

[56 seconds][Customer] : Yes.

[56 seconds][Agent] : OK, so, Elizabeth, we'll look at it together, but I did want to ask you first.

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

[1 minutes 1 seconds][Agent] : And because life insurance people look at it for many reasons, what's prompted your inquiry about the cover, please?

[1 minutes 7 seconds][Customer] : Oh, I think, you know, I have my own company and I have a son and a grandson and and a husband, I guess.

[1 minutes 18 seconds][Agent] : Yeah, of course. OK. And how old?

[1 minutes 12 seconds][Customer] : So I just sort of, well, fiance, I just thought, well, I think sometimes you just got to look after everyone just in case.

[1 minutes 20 seconds][Agent] : You've got one son. Yeah.

[1 minutes 22 seconds][Customer] : Yes. Yeah, that's correct.

[1 minutes 23 seconds][Agent] : Oh, lovely. Yeah. I've got one daughter as well. Mine's 27. And you've got a grand, grand baby already. My goodness.

[1 minutes 29 seconds][Customer] : Yeah.

[1 minutes 29 seconds][Agent] : Congratulations.

[1 minutes 30 seconds][Customer] : Yeah. He's 4, actually 4 this month.

[1 minutes 32 seconds][Agent] : Oh, wow.

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

[1 minutes 33 seconds][Agent] : You're very lucky.

[1 minutes 34 seconds][Customer] : You know, it's pretty cute.

[1 minutes 34 seconds][Agent] : OK, well, let's look for you. Look, the reason I ask because the cover is designed to give financial protection to your loved ones.

[1 minutes 41 seconds][Customer] : Yep.

[1 minutes 40 seconds][Agent] : Like you were saying, it's a lump sum benefit. It's paid out if you unfortunately pass away. It's up to you. You can nominate up to five beneficiaries to receive the amount. They can use it for anything that's needed. And it's about 8:15 and with financial security and you're having Peace of Mind, OK.

[1 minutes 56 seconds][Customer] : Yes. Yep.

[1 minutes 57 seconds][Agent] : It's also very easy to apply. What we do together is look at some health and lifestyle questions quickly over the phone to see if you are eligible to receive the cover.

[2 minutes 6 seconds][Customer] : Mm. Hmm.

[2 minutes 6 seconds][Agent] : Once I've done that, if you are accepted and once you decide to commence the policy, you will be covered immediately for debt due to any cause. The anything not

covered is suicide in the 1st 13 months.

[2 minutes 18 seconds][Customer] : I have heard that. Yeah.

[2 minutes 17 seconds][Agent] : All right, now we've got something on the cover for you as well. It's called a term Leal advance payment.

[2 minutes 24 seconds][Customer] : Oh, OK.

[2 minutes 24 seconds][Agent] : This is on. Yep, this one is there.

[2 minutes 25 seconds][Customer] : Yep, Yep. Yep.

[2 minutes 26 seconds][Agent] : So if you were diagnosed with 12 months or less to live by a medical practitioner, what we'll do then we'll pay the claim in full to you instead, OK?

[2 minutes 35 seconds][Customer] : Yep. Yep.

[2 minutes 36 seconds][Agent] : And you get the full amount. If you decide if you got better or got information, you still get to keep the funding.

[2 minutes 41 seconds][Customer] : Yep.

[2 minutes 41 seconds][Agent] : We don't ask for it back. OK. And then lastly, there is a umm, a \$10,000 advance payment is to assist with funeral and final expenses at the time. We do understand not all families have that funding sitting and waiting.

[2 minutes 42 seconds][Customer] : OK, Yep, Yep, of course.

[2 minutes 55 seconds][Agent] : Yeah, there might be some unneeded expenses.

[2 minutes 55 seconds][Customer] : Yep, Yep.

[2 minutes 58 seconds][Agent] : OK, so I can look some pricing for you. Do you have any questions for me so far?

[3 minutes 4 seconds][Customer] : No, not really actually. C, sorry, I was out. I was hoping you could do in income and trip protection as well.

[3 minutes 10 seconds][Agent] : Mm Hmm.

[3 minutes 11 seconds][Customer] : Can we do it in A?

[3 minutes 12 seconds][Agent] : No, it's not this.

[3 minutes 12 seconds][Customer] : No, that's a different one again.

[3 minutes 13 seconds][Agent] : It's a different policy all together.

[3 minutes 14 seconds][Customer] : Oh, OK.

[3 minutes 15 seconds][Agent] : I you.

[3 minutes 15 seconds][Customer] : No, that's alright.

[3 minutes 16 seconds][Agent] : Yeah. You have to speak to somebody to look at the IP, but we do offer it. But I couldn't do it for you myself. I'm sorry.

[3 minutes 18 seconds][Customer] : No, that's yeah, no, that's alright. Alright. Well, we'll just go with this one at the minute. Thank you.

[3 minutes 23 seconds][Agent] : OK. And you've understood everything I've said so far.

[3 minutes 26 seconds][Customer] : Yes, definitely. Yep.

[3 minutes 27 seconds][Agent] : Excellent. Have you had a cigarette in the last 12 months? Yes or no? OK. And you said you're a female Australian resident. I did say that, didn't I?

[3 minutes 32 seconds][Customer] : No, Yes, that's correct. Yeah, you did.

[3 minutes 36 seconds][Agent] : Yes, thanks, Elizabeth. I nearly called my daughter Elizabeth, but I called Isabel instead.

[3 minutes 43 seconds][Customer] : Oh, there you go.

[3 minutes 43 seconds][Agent] : Very similar. All right, we can look at from \$100,000 of cover up to \$1 million of cover. What benefit amount would you like to look at first, please?

[3 minutes 54 seconds][Customer] : I think I put under 500,000.

[3 minutes 56 seconds][Agent] : You did Let me look. OK, so half \$1,000,000 with all the benefits I've mentioned there, that would come in at, uh, \$33.62. That's per fortnight.

[4 minutes 8 seconds][Customer] : OK, so what's that? So yeah, 60, just over \$67 a a month.

[4 minutes 12 seconds][Agent] : Oh, let me show you. I'll show you monthly if you like.

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

[4 minutes 15 seconds][Agent] : Monthly.

[4 minutes 15 seconds][Customer] : Actually, if you could just show me yearly because I I like paying things yearly, get it over and done with.

[4 minutes 20 seconds][Agent] : All right, so I'll show you yearly. But to keep in mind as well, there's no difference whether you pay it fortnightly, monthly or yearly. There's no saving.

[4 minutes 26 seconds][Customer] : That's alright.

[4 minutes 27 seconds][Agent] : Yeah.

[4 minutes 27 seconds][Customer] : I know, but I just don't like it coming out of my bank every week.

[4 minutes 29 seconds][Agent] : OK, so it's 7284 per month. All right, Let me show you the year. OK.

[4 minutes 35 seconds][Customer] : Yep.

[4 minutes 36 seconds][Agent] : Annually, \$874.05 for the year, is that one standing that that's working for you or?

[4 minutes 44 seconds][Customer] : Perfect. Perfect.

[4 minutes 44 seconds][Agent] : All right, what we'll do.

[4 minutes 50 seconds][Customer] : Yep.

[4 minutes 47 seconds][Agent] : I'm going to read through the questions really quickly, Elizabeth, to see if we can actually offer you the cover. Keep in mind as well, the final price is determined on the outcome is the questions I need to ask you.

[4 minutes 57 seconds][Customer] : Yep. Got it.

[4 minutes 56 seconds][Agent] : OK, so let me explain and we'll update some details and with through it.

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

[5 minutes 1 seconds][Agent] : So first of all, the premium is stepped, which means it will generally increase each year as you age. In addition, this policy has an 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 if you want to. So please just read it through every year. Umm, the letter will come out to you at least our office around 30 days before your anniversary. Read it through. If you don't want your sum insured up, let us know.

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

[5 minutes 29 seconds][Agent] : OK, so as an indication, if you make no changes to the policy, your

premium, next you will be \$1000 and four no \$1004.64 and your sum insured will go to \$525,000, OK?

[5 minutes 44 seconds][Customer] : Oh, OK.

[5 minutes 45 seconds][Agent] : Yep. And you can also find information about our premium structure on our website as well.

[5 minutes 45 seconds][Customer] : Yep, Yep, Yep, Yep, Yep.

[5 minutes 50 seconds][Agent] : OK, All right. Let me update your details. So do you think you'll have another grandbaby soon? Maybe.

[5 minutes 59 seconds][Customer] : I hope not.

[6 minutes][Agent] : Oh, I'm six.

[6 minutes 1 seconds][Customer] : He's only 22.

[6 minutes 3 seconds][Agent] : I'm 62. I'm just can't wait.

[6 minutes 6 seconds][Customer] : Oh no, he's only 22.

[6 minutes 5 seconds][Agent] : My daughter's 27, though, so it's only a baby. Yeah.

[6 minutes 8 seconds][Customer] : And he's hopefully gets off the brain.

[6 minutes 14 seconds][Agent] : Oh, OK.

[6 minutes 12 seconds][Customer] : Anyway, Long story short, he, he was only 19 when he was born.

[6 minutes 17 seconds][Agent] : Yeah. So any young himself?

[6 minutes 17 seconds][Customer] : So yeah, yeah, yeah. Anyway, moving along. Yeah, but I WI, I might actually change it to liz.baker79@hotmail.com if that's alright. I know I went on one. Sorry.

[6 minutes 19 seconds][Agent] : All right, So is the e-mail liz.baker@live.com dot AU OK, All right. Yeah, that's OK.

[6 minutes 33 seconds][Customer] : I just, I, I like to keep all my other stuff 'cause the other stuff just goes to too much junk. I've got two.

[6 minutes 40 seconds][Agent] : So, yeah.

[6 minutes 40 seconds][Customer] : I've got a business one and another one.

[6 minutes 42 seconds][Agent] : So liz.baker79@hotmail.com. Is that it?

[6 minutes 46 seconds][Customer] : Yeah, that's correct. Yes.

[6 minutes 48 seconds][Agent] : All right. And is it 0407774289?

[6 minutes 53 seconds][Customer] : Yeah, that's correct.

[6 minutes 54 seconds][Agent] : Do you have a landline as well?

[6 minutes 55 seconds][Customer] : No.

[6 minutes 57 seconds][Agent] : No. No, they don't try. What's the post code of where you reside in Queensland, please?

[6 minutes 56 seconds][Customer] : God, that that's a thing in the past, I think 4818.

[7 minutes 4 seconds][Agent] : All right. 18. OK. And we're about. Sorry, what suburb?

[7 minutes 9 seconds][Customer] : Sorry.

[7 minutes 9 seconds][Agent] : What suburb, please? Yeah. OK. And the address. I've got you.

[7 minutes 11 seconds][Customer] : Derigan in Townsville, QLD NUM #6 #16 Newsham Ave.

[7 minutes 15 seconds][Agent] : And the address new.

[7 minutes 20 seconds][Customer] : the NEWSHOLME.

[7 minutes 22 seconds][Agent] : Oh, yeah, I've got you. It's unusual spelling. Yep.

[7 minutes 24 seconds][Customer] : Yeah, yeah, I know. It's weird.

[7 minutes 26 seconds][Agent] : Is your home is Holland? Yeah.

[7 minutes 26 seconds][Customer] : Cold Hole home.

[7 minutes 31 seconds][Agent] : Is your home address and postal address both the same? Thank you.

[7 minutes 33 seconds][Customer] : Yeah, yes, that's correct.

[7 minutes 35 seconds][Agent] : And just your title. Do you like it to be misses? Miss or miss?

[7 minutes 39 seconds][Customer] : Money. Miss getting married this year.

[7 minutes 40 seconds][Agent] : So, Ms. at the moment.

[7 minutes 42 seconds][Customer] : Yeah, that'll be fine.

[7 minutes 43 seconds][Agent] : OK.

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

[7 minutes 43 seconds][Agent] : All right, let's go.

[7 minutes 49 seconds][Customer] : August.

[7 minutes 45 seconds][Agent] : When you getting married, I just spoke to somebody that's getting married in like 2 months time was exciting.

[7 minutes 49 seconds][Customer] : August. But that could.

[7 minutes 50 seconds][Agent] : Oh my goodness.

[7 minutes 51 seconds][Customer] : No, we're thinking about going earlier.

[7 minutes 53 seconds][Agent] : Oh really?

[7 minutes 54 seconds][Customer] : Yeah, maybe.

[7 minutes 54 seconds][Agent] : You're going to going to run away in a lope or what?

[7 minutes 57 seconds][Customer] : I think so.

[7 minutes 58 seconds][Agent] : Oh my goodness, that's exciting. It's exciting. Did you get here?

[7 minutes 59 seconds][Customer] : Just too much might might get on a cruise.

[8 minutes 3 seconds][Agent] : Yeah. Did you get hit by that crazy cycling thing that was going through?

[8 minutes 9 seconds][Customer] : No, that was further north.

[8 minutes 12 seconds][Agent] : And I can spelled it, didn't they? Yeah.

[8 minutes 10 seconds][Customer] : That was another 300 and 400 kilometres N Yeah, yeah, they're about 350 KS north of us.

[8 minutes 18 seconds][Agent] : Umm. I knew it was up that way. It's a long way up though, isn't it?

[8 minutes 22 seconds][Customer] : Oh, no, we've only just started getting rain from it now in the last two weeks.

[8 minutes 26 seconds][Agent] : Yeah, we're getting it down here in Sydney. It's torrential.

[8 minutes 28 seconds][Customer] : Oh, it's awesome. I love it. I love the rain.

[8 minutes 32 seconds][Agent] : All right? What I need to do is read you 2 quick paragraphs and then together you and I'll read through the questions.



[8 minutes 36 seconds][Customer] : Yep. Got it.

[8 minutes 36 seconds][Agent] : All right, so thank you. So this 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 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 license 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, seen any earlier discussions you have had. 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. Do you understand and agree to your duty? Yes or no? Thanks, Elizabeth.

[9 minutes 42 seconds][Customer] : Yes, just Liz is fine.

[9 minutes 44 seconds][Agent] : Do you like to be called Elizabeth or Liz or Liz is fine.

[9 minutes 48 seconds][Customer] : It's been Liz for the last.

[9 minutes 48 seconds][Agent] : You can call me Maggie.

[9 minutes 50 seconds][Customer] : Oh, thank you, Maggie. Nice to meet you.

[9 minutes 52 seconds][Agent] : Yeah. I don't like to be calling Margaret Anne.

[9 minutes 56 seconds][Customer] : It's not that I don't like being called Elizabeth, but it's just been so long since I've been called that, so it's just easier. Even my mum and dad call me Liz.

[10 minutes 4 seconds][Agent] : Well, you know what? My daughter, even though her name's Isabel, I still call her Lizzy.

[10 minutes 8 seconds][Customer] : Yeah, nice.

[10 minutes 9 seconds][Agent] : Yeah, because she, she still wanted it to be Elizabeth. So I still call

her Lizzy. And she says she likes it. All right, so this one 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? Yes or no? OK Oh, cool.

[10 minutes 15 seconds][Customer] : No, no, actually just had a COVID test today and no, it's all negative. No and no.

[10 minutes 29 seconds][Agent] : OK, that's good. So we've got you the questions 1 by 1. Umm, just give me a yes or no at the end of each one. They're very straightforward.

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

[10 minutes 40 seconds][Agent] : But if you need assistance, stop me and we'll talk about it, OK.

[10 minutes 42 seconds][Customer] : Yeah, that's cool.

[10 minutes 44 seconds][Agent] : And some of them are a couple of parts, so just wait for me.

[10 minutes 46 seconds][Customer] : That's alright.

[10 minutes 46 seconds][Agent] : So you confirmed you're a female Australian resident. This is just a little bit more clarity. Are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia? OK from say yes, does your work require you to go underground with hots above 20 meters? Doctor gets below 40 meters, Use explosives or travel to areas experiencing wall or civil unrest or work offshore. OK. The next section for you is in relation to your height and weight. Please be aware that I am replied 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 to my ranges. So as you know it though, what is your exact type in centimeters or feet means you. Thank you.

[10 minutes 57 seconds][Customer] : Permanent Australian, No 176. I do believe I've shrunk a little bit.

[11 minutes 36 seconds][Agent] : OK and what is your that centimeters? Yeah.

[11 minutes 39 seconds][Customer] : Yeah. Centimetres.

[11 minutes 40 seconds][Agent] : OK. What is your exact weight as you know it? Kilos. Pounds or stones, please.

[11 minutes 43 seconds][Customer] : Oh, I got on the other day and it was 82.9.

[11 minutes 46 seconds][Agent] : OK. Kilos.

[11 minutes 48 seconds][Customer] : Yes, kilos.

[11 minutes 47 seconds][Agent] : Yeah, Thank you. Have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

[11 minutes 54 seconds][Customer] : Oh God, I wish. No, no, sorry, sorry.

[11 minutes 55 seconds][Agent] : OK, So I'll say no to the best of your knowledge. Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Thank you. And do you have definite plans to travel or reside outside of Australia IE booked or will be booking travel within the next 12 months?

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

[12 minutes 16 seconds][Agent] : Yep, with that one, if you do decide to travel in the future, you will be covered.

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

[12 minutes 20 seconds][Agent] : It's worldwide coverage for you, umm 24/7. So we only ask that question once at the time of application.

[12 minutes 26 seconds][Customer] : Oh, OK.

[12 minutes 26 seconds][Agent] : OK OK.

[12 minutes 27 seconds][Customer] : Yeah, no, I definitely haven't got anything booked, that's for sure.

[12 minutes 30 seconds][Agent] : So do you have existing life insurance policies with other life insurance companies through the consigned total sum insured of more than \$5 million? OK, thank you. You've got something in your super with life insurance, you think?

[12 minutes 38 seconds][Customer] : No, I think I've got just a normal super one, but that's yeah, I think that's that's that's just normal, isn't it General.

[12 minutes 50 seconds][Agent] : Yeah, some people have the, umm, yeah, the standard one that's in there.

[12 minutes 54 seconds][Customer] : Yeah, I think it's just a standard one.

[12 minutes 54 seconds][Agent] : So, yeah. So if you've got something in there, that's fine, we'll pay over and above what you've got.

[13 minutes][Customer] : Yep.

[12 minutes 59 seconds][Agent] : This can top it up, right?

[13 minutes 1 seconds][Customer] : OK, Yep. OK, Yep.

[13 minutes 2 seconds][Agent] : I just need to read the statement though, even though I know you're not replacing it, but just need to let you know.

[13 minutes 6 seconds][Customer] : Yep. Oh, Yep.

[13 minutes 6 seconds][Agent] : If you are replacing an existing policy, we recommend that you do not cancel it until your application is being approved and you have reviewed this policy in full, as it may not be identical to existing cover. And you should also consider the benefits that may not apply or waiting periods. It may start again.

[13 minutes 22 seconds][Customer] : OK, Yep. OK, Yep.

[13 minutes 22 seconds][Agent] : OK, but like I said, this one can sit alongside it and top it up because this one's a whole of life policy as well.

[13 minutes 29 seconds][Customer] : OK, Yep, Yep.

[13 minutes 28 seconds][Agent] : OK, all right now this one is a blanket statement for all of your health questions. It says here where we have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? The first grouping for you is cancer, tumor, mole or cyst, including skin cancer, sunspots, Melanoma or leukemia. Yes or no?

[13 minutes 54 seconds][Customer] : I had a high reading of cancer cells in my cervix, which was probably about 15 years ago. I had a LE, I had a let's, but it's all been clear.

[14 minutes 1 seconds][Agent] : OK, OK, so I'm going to go back. Umm, so was it cancer or it wasn't? OK. So pre, sorry, that's pre cancer cells. Yeah.

[14 minutes 10 seconds][Customer] : No, it was just, they said it was a high reading of cancer, but they they, I think so. Yeah.

[14 minutes 18 seconds][Agent] : All right. I'm going to put it under the next question. OK, so this one here is saying this one is a different question. It's saying cancer tumor molar system including skin cancer, sunspots, Melanoma or leukemia.

[14 minutes 20 seconds][Customer] : OK, Yep, Yep, Yep. OK, so like I said, I it was a high reading on my, I had a, what do you call it, Pap smear. It was a high reading of cancer cells. But they, I did a let's, I had a let's where they cut 5 mil off your cervix and I ha was all cleared. I I think I had to have one every six months. That's me every six months and it's all cleared.

[14 minutes 31 seconds][Agent] : So we get so was it so was it cancer? The service, right.

[14 minutes 56 seconds][Customer] : No, no, they didn't call it cancel the service.

[14 minutes 59 seconds][Agent] : OK, So what I'm gonna do is put it on. I'll come back to that question. Let's go to the next question then.

[14 minutes 59 seconds][Customer] : No, Yeah, I'm just being honest. That's all.

[15 minutes 3 seconds][Agent] : Have you ever that's that's OK. I'm just trying to figure out where to put it.

[15 minutes 7 seconds][Customer] : OK.

[15 minutes 7 seconds][Agent] : So have you ever had an abnormal cervical smear, which is your Pap smear will say yes, right.

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

[15 minutes 12 seconds][Agent] : That's where it just comes up now under here. I'll read them out. So what was the evidentiality described as by your doctor? Let me read them out for you. So you've got umm, HPV, human papilloma virus or what virus? SIM one, SIM 2, you've got SIM 3. Then you've got abnormal cells, precancerous lesion cells or cervical dysplasia and the last ones don't know.

[15 minutes 20 seconds][Customer] : OK, I don't know. It was so long ago.

[15 minutes 35 seconds][Agent] : So would it OK, it's all right, let's put don't know.

[15 minutes 38 seconds][Customer] : Like, yeah, sorry.

[15 minutes 39 seconds][Agent] : All right, that's OK, Have your follow-ups. Pap smears been

normal since OK now.

[15 minutes 43 seconds][Customer] : Yes, yes, everything's been absolutely normal.

[15 minutes 46 seconds][Agent] : Yep. So this is where I'm going to read out something else which is pretty similar to what you just said.

[15 minutes 51 seconds][Customer] : Yep. Yep.

[15 minutes 51 seconds][Agent] : Have you been given clearance by your doctor with no ongoing treatment or monitoring required other than routine cervical smitrus?

[15 minutes 58 seconds][Customer] : Yes.

[15 minutes 59 seconds][Agent] : Right. So we've covered it.

[15 minutes 59 seconds][Customer] : They're all cleared.

[16 minutes][Agent] : Yep.

[16 minutes][Customer] : Yeah. Cool.

[16 minutes 1 seconds][Agent] : So they didn't say it was cancer as such, right.

[16 minutes 4 seconds][Customer] : No, no.

[16 minutes 5 seconds][Agent] : OK, we've done it.

[16 minutes 5 seconds][Customer] : They just had a hard reading of something.

[16 minutes 6 seconds][Agent] : Yep, that's OK. We're done. We've done it.

[16 minutes 9 seconds][Customer] : OK, cool. OK.

[16 minutes 8 seconds][Agent] : So under this question, this first question, now I can say no because we've already covered under the cervical stuff.

[16 minutes 14 seconds][Customer] : Nice. Yep.

[16 minutes 14 seconds][Agent] : So, so cancer, tumor, molars, just including skin cancer, sunspots, Melanoma or leukemia.

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

[16 minutes 20 seconds][Agent] : Are you happy for me to say no to the whole question? Is that correct?

[16 minutes 23 seconds][Customer] : I think so. Yes.

[16 minutes 24 seconds][Agent] : Lovely.

[16 minutes 25 seconds][Customer] : Yes.

[16 minutes 25 seconds][Agent] : We've done it. We've we've done it correctly. That's fine.

[16 minutes 27 seconds][Customer] : Awesome. That's cool.

[16 minutes 28 seconds][Agent] : So moving on. Yeah.

[16 minutes 28 seconds][Customer] : I just want to be honest because, you know, you got to be honest.

[16 minutes 29 seconds][Agent] : No, no, Yeah. Well, most of the questions are pretty clear.

[16 minutes 33 seconds][Customer] : Yeah. Of course.

[16 minutes 33 seconds][Agent] : And as you go through, you'll find things there. And it's it's very it's that's what I'm here for.

[16 minutes 39 seconds][Customer] : Yeah. Cool.

[16 minutes 39 seconds][Agent] : So, OK, so the next one says stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure. OK umm, high cholesterol, thyroid condition or neurological symptoms such as these initial fainting.

[16 minutes 50 seconds][Customer] : No, no.

[16 minutes 59 seconds][Agent] : OK diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose.

[17 minutes 5 seconds][Customer] : Nope.

[17 minutes 5 seconds][Agent] : Thank you. Hepatitis or any disorder believe the stomach, bowel, gallbladder or pancreas. OK epilepsy medicine. You're on disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[17 minutes 12 seconds][Customer] : No, no depression.

[17 minutes 29 seconds][Agent] : Yeah, that's OK. It's quite common.

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

[17 minutes 31 seconds][Agent] : So is your condition of form of schizophrenia, bipolar or psychotic

disorder OK?

[17 minutes 36 seconds][Customer] : No, no, no. It's just an abusive relationship.

[17 minutes 40 seconds][Agent] : Oh, I'm so sorry. OK, so if your condition, I'll put it under one of these, we'll find it.

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

[17 minutes 45 seconds][Agent] : The first grouping for you is depression, anxiety, personal depression or stress, including post traumatic stress disorder. The next one's anorexia and advisor or bulimia. The next one's ADHD and the last ones or IDD and the last ones other mental illness. Can I put it under the depression?

[18 minutes 1 seconds][Customer] : Yeah, whatever you think. Whatever you think is best because it's just Danny, because I was dealing with a lot with my son's father.

[18 minutes 2 seconds][Agent] : OK, now we, we of course, of course, of course.

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

[18 minutes 11 seconds][Agent] : Well, you said depression, so I'll put it under the depression, anxiety, postal depression or stress, including the post traumatic stress disorder. OK, So all under the same grouping. Yeah. OK.

[18 minutes 18 seconds][Customer] : OK, Yep, Yep.

[18 minutes 21 seconds][Agent] : Now how many episodes have you had which required treatment? So you can do 1223 to 4-5 to six O 7 plus.

[18 minutes 29 seconds][Customer] : When you say treatment, what do you mean by that?

[18 minutes 30 seconds][Agent] : Let me bring that up here and I'll show you. No, that's OK because that's quite common. People ask me that too. Yep, Yep. That's OK.

[18 minutes 32 seconds][Customer] : Sorry I'm on a, I'm on a depressant but I haven't wanted to go kill myself or anything.

[18 minutes 40 seconds][Agent] : No, no, that's fine. That's fine.

[18 minutes 41 seconds][Customer] : It's just having to deal with it.

[18 minutes 43 seconds][Agent] : Yeah, of course. OK, let me look.



[18 minutes 46 seconds][Customer] : Pretty crappy time of my life to be honest.

[18 minutes 48 seconds][Agent] : I can imagine. So let me read this out and it'll make a lot more sense for you because a lot of people ask me this.

[18 minutes 54 seconds][Customer] : OK, Yep.

[18 minutes 55 seconds][Agent] : So an episode for us is an event occurrence, a reoccurrence of symptoms with increased severity from normal mood. I usually require either medical, medical intervention, referral, treatment or alteration adjustment to the existing maintenance treatment. Treatment can take the form of medication and or counseling or therapy. So that's what treatment is. So I'll read this out. So someone has a mental health symptoms that's required treatment these days an episode. Now, if they return to the doctor several times to monitor the situation and offer repeat prescriptions, this would be the same single episode. If, however, they have a relapse of the symptoms worsen and treatment needs to be changed or increased, and this would constitute a second episode.

[19 minutes 15 seconds][Customer] : OK, Yep, Yep, Yep, Yep.

[19 minutes 37 seconds][Agent] : And similarly, if the applicant recovered, the treatment stops and the applicant is fine by that later date, they sent his return and I have to go back to the doctors, seek further advice. This would be a separate episode. So is it the one episode that's gone along? You just gone along to the doctors for your prescription and to chat about that.

[19 minutes 53 seconds][Customer] : Yeah. Every now and then it just relapses a bit. I've had a few things happen in my life and just, you know.

[20 minutes][Agent] : So is it still the same that you're just going along to chat with him about that and you're on the same medication as well? I'm so sorry.

[20 minutes 7 seconds][Customer] : Well, I've had two sisters pass away, so I've yeah, sorry. Yeah. So that's probably, probably a little bit more into it.

[20 minutes 13 seconds][Agent] : So as your medication changed. All right.

[20 minutes 19 seconds][Customer] : No, no, I'm, I'm on the normal medication. I just, I go off it for a little bit and then I just I'm fine. And then OK, I was abused.

[20 minutes 24 seconds][Agent] : Yeah, Yeah, yeah.

[20 minutes 29 seconds][Customer] : I don't know if you need to stop recording on this one, but I had.

[20 minutes 31 seconds][Agent] : No, no, no, no, no, Elizabeth, I don't actually need you to disclose it.

[20 minutes 35 seconds][Customer] : OK. Yeah, that's right.

[20 minutes 35 seconds][Agent] : I just want to see if I can get the episodes correct for you because I don't want to over the I don't want to over say it. Yeah.

[20 minutes 40 seconds][Customer] : I think it's been 3 \* 3 times.

[20 minutes 43 seconds][Agent] : So because when you're saying so when it says if you have so this it says If however, you have a relapse on the symptoms worse than all your treatment needs to be changed, right or in or increase and this would constitute it a second episode. So I'm trying to figure out if you'd like me to do it as one to two or because she said your medication hasn't changed.

[20 minutes 43 seconds][Customer] : Yeah, no.

[21 minutes 3 seconds][Agent] : Or do you want it to be a three to 4-5 to six or seven plus?

[21 minutes 6 seconds][Customer] : Well, maybe you just wanted to, because it really hasn't changed I guess.

[21 minutes 8 seconds][Agent] : OK, Yeah, yeah. OK. Now, was it more than one episode? We'll say yes because you reckon it's more like 2. Is that right? Mm, hmm.

[21 minutes 17 seconds][Customer] : When you say episode though, like look, I've been doing counselling on and off for years.

[21 minutes 22 seconds][Agent] : Hmm. Mm.

[21 minutes 23 seconds][Customer] : But it's not, it's only when something triggers it, I guess. When like like I said, and I know you don't want me to go into it, but I, I was abused and then my sister passed away and then 20 years later my sister passed away.

[21 minutes 34 seconds][Agent] : Yeah, no, I get it. I get it.

[21 minutes 35 seconds][Customer] : So, so it's sort of that's the only thing.

[21 minutes 39 seconds][Agent] : Doing your treatment. Yeah. So.

[21 minutes 38 seconds][Customer] : That's the only reason why I keep, you know, Yeah, basically.

[21 minutes 42 seconds][Agent] : Yeah. So.

[21 minutes 42 seconds][Customer] : But it's not like I have to do it for a long period of time. It's like I go, they explain to me, yeah, all good. And it's. Yeah. Anyway, yeah. I don't think it's the episode. No, I haven't been able to not work, you know, I mean it. I I don't think it's been an episode at all. I've always been able to go to work.

[21 minutes 49 seconds][Agent] : So what you're thinking of is more treatment, not an episode, because an episode can go, because an episode can go for a long period of time and you can still be just yeah, yeah, yeah, yeah.

[22 minutes 4 seconds][Customer] : I've always been able to live life. But it's just still a depression.

[22 minutes 6 seconds][Agent] : So do you want to leave it as do you want to leave it as just the one? Then you've gone along, you've had a chat, you've had an episode. OK. All right.

[22 minutes 11 seconds][Customer] : Yeah, I think so.

[22 minutes 13 seconds][Agent] : Yep. All right.

[22 minutes 13 seconds][Customer] : Yeah. I know how to live with it, if you know what I mean.

[22 minutes 15 seconds][Agent] : Yeah, no, that's OK.

[22 minutes 15 seconds][Customer] : It's not like I don't know how to live with it.

[22 minutes 17 seconds][Agent] : Yeah, that's all right. Because see some people and I'll give you an example, all right?

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

[22 minutes 21 seconds][Agent] : Umm, some people can and have an episode, something major or whatever can happen and then they can be going along for treatment for, you know, 10 years and it's still the same episode.

[22 minutes 33 seconds][Customer] : Oh, you know.

[22 minutes 32 seconds][Agent] : They're going along letting medication and having some counseling, but it's still the same episode.

[22 minutes 38 seconds][Customer] : Yeah. OK.

[22 minutes 37 seconds][Agent] : So I don't want to over disclose. Yeah.

[22 minutes 40 seconds][Customer] : Yeah. Alright. At the end of the day, probably. No, nothing. Then I've. I've gone.

[22 minutes 40 seconds][Agent] : So I'll do one. I'll do one.

[22 minutes 45 seconds][Customer] : What do you want?

[22 minutes 44 seconds][Agent] : Because you did go along to your doctors. Yeah.

[22 minutes 46 seconds][Customer] : Yeah. OK. Yeah. Fair enough. We'll go on.

[22 minutes 48 seconds][Agent] : So now you said you're still on your medication. So have you had symptoms or treatment for this condition within the last six months?

[22 minutes 56 seconds][Customer] : I went to counselling in December.

[22 minutes 59 seconds][Agent] : OK, All right. So that's a yes. All right. And then it does ask you, I'm so sorry to bring it up.

[23 minutes 4 seconds][Customer] : That's it.

[23 minutes 4 seconds][Agent] : Have you ever seriously contemplated or attempted suicide? Yes or no?

[23 minutes 8 seconds][Customer] : No, no.

[23 minutes 9 seconds][Agent] : All right, thank you. No more questions regarding that. We will move on. OK.

[23 minutes 14 seconds][Customer] : Yep. That's all right. It's all good.

[23 minutes 13 seconds][Agent] : And I'm so sorry to bring it up, but you're not alone. It's actually quite common, Elizabeth.

[23 minutes 18 seconds][Customer] : I know.

[23 minutes 19 seconds][Agent] : It's quite con Lizzy. All right, So any illegal drug use, abusive prescription medication or received medical advice or counseling for alcohol consumption. All right. Disorder, the kidney or bladder and blood disorder or disease, asthma or other respiratory disorder, excluding childhood asthma.

[23 minutes 29 seconds][Customer] : No, no, no, no.

[23 minutes 41 seconds][Agent] : OK, you're doing really good. All right, That was all my health question. Yes.

[23 minutes 43 seconds][Customer] : I'm pretty healthy actually considering.

[23 minutes 45 seconds][Agent] : Good, good. All right, Now this one 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 the results of any medical tests, umm, or investigation such as but not limited to any surgeries, X-ray scans, blood tests or biopsies. OK, 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?

[24 minutes 4 seconds][Customer] : No, I don't have any symptoms, so no.

[24 minutes 16 seconds][Agent] : OK, so we'll say no two questions about your family, So parents and brothers and sisters, no one else, right? And the first one is 3 different genetic disorders that can be passed down.

[24 minutes 23 seconds][Customer] : OK, OK.

[24 minutes 29 seconds][Agent] : So to the best of your knowledge of any of your immediate family, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial abnormatus polyposis? Yes or no?

[24 minutes 42 seconds][Customer] : Oh God, no, I've never heard of it.

[24 minutes 44 seconds][Agent] : OK, Which one have you not heard of?

[24 minutes 45 seconds][Customer] : Any of them. Sorry.

[24 minutes 46 seconds][Agent] : OK, that's OK. That's what I'm here for. Hang on a minute.

[24 minutes 51 seconds][Customer] : OK.

[24 minutes 54 seconds][Agent] : All right, let me know. A lot of people ask me this one here and say, OK, come on computer. Oh, come on computer. OK, all right, so we'll do it, uh, ES, we'll do the familiar. OK. So familial abdomatus polyposis, if the disease of the large intestine that is marked by the formation, especially in the colon, the \*\*\*\*\* of numerous abdomatus polyps which typically

become malignant if left untreated, that may be either asymptomatic or accompanied by diarrhea or bleeding. And that is inherited as an autosomal dominant trait, the abbreviation for it SAP, but it's also called familial polyposis. All right. The next one is Huntington Disease.

[25 minutes 48 seconds][Customer] : OK, definitely not that one.

[25 minutes 50 seconds][Agent] : It's to do the Huntingtons. Yeah. You've heard.

[25 minutes 52 seconds][Customer] : I just, yeah, no, definitely not hard to go.

[25 minutes 55 seconds][Agent] : You've heard that one. And the last one is polycystic. Hang on.

[25 minutes 56 seconds][Customer] : Yep, definitely nothing with kidney.

[26 minutes 5 seconds][Agent] : OK, I'll just read it out because you don't know. It's not a very big one.

[26 minutes 8 seconds][Customer] : But Oh no, I just, I just haven't heard of anything in the family with that.

[26 minutes 12 seconds][Agent] : Uh, that's good. Yeah.

[26 minutes 12 seconds][Customer] : And I would have known because I've only got three sisters and mum and dad. So yeah, no, I haven't heard any of them.

[26 minutes 16 seconds][Agent] : So, all right, so it's a genetic disorder characterized by the growth of numerous cysts filled with fluid in the kidneys. All right, so we say no to the whole lot. Thank you.

[26 minutes 23 seconds][Customer] : OK, no. OK.

[26 minutes 25 seconds][Agent] : Now, next one, to the best of your knowledge, has any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to the age of 60?

[26 minutes 37 seconds][Customer] : Did you say cancer?

[26 minutes 38 seconds][Agent] : Yes, Before the age of 60.

[26 minutes 40 seconds][Customer] : Yeah.

[26 minutes 40 seconds][Agent] : Prior to the age of 60. Yeah. I'm sorry. OK. So how many of your immediate family suffered from cancer before the age of 60, please?

[26 minutes 41 seconds][Customer] : Yeah, OK. My mum and dad's still alive and my first sister

passed. She was 22, from Melanoma.

[26 minutes 52 seconds][Agent] : Yeah, Right. OK.

[26 minutes 58 seconds][Customer] : My youngest sister passed away in 2021 from liver cancer and my third sister now has cancer as well.

[27 minutes 5 seconds][Agent] : Yeah, I'm so sorry. And is it all before the ID 60? Yeah, OK, I'm sorry.

[27 minutes 16 seconds][Customer] : Yep, 2239 and 47.

[27 minutes 19 seconds][Agent] : OK, let me umm, OK.

[27 minutes 25 seconds][Customer] : I don't know if that's gonna cancel out my life insurance.

[27 minutes 27 seconds][Agent] : No, no, it's not certainly not going to cancel out your life insurance. I just need to get some more details on it. No, that's fine. That's OK. So it says here, please indicate which of your immediate family. So father, mother, brother, sister suffered from what type of cancer and at what age were they diagnosed? OK, so let's go with sisters. All right? So your first sister, that's, umm, 22. All right.

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

[27 minutes 50 seconds][Agent] : Umm, OK, just let me just put here. So sister. OK, 22, Yeah. What type of cancer was that one? OK. All right, And then you've got sister 39. Yeah.

[27 minutes 59 seconds][Customer] : Melanoma live again, Sir.

[28 minutes 7 seconds][Agent] : Hang on a second. I'm so sorry. Uh, OK.

[28 minutes 21 seconds][Customer] : I think I can't.

[28 minutes 19 seconds][Agent] : And then, uh, yeah, that's OK.

[28 minutes 22 seconds][Customer] : I think it's just 48 this year, actually 48 in March.

[28 minutes 26 seconds][Agent] : This is the last 148. When did she?

[28 minutes 28 seconds][Customer] : She's still alive.

[28 minutes 29 seconds][Agent] : Yeah, OK, that's all right. So when about when was she diagnosed with it? At 47. And what type of cancer is that one?

[28 minutes 29 seconds][Customer] : But yeah, well, it was started with was endometriosis. I think it

is.

[28 minutes 45 seconds][Agent] : Yeah. And then what did it go to?

[28 minutes 48 seconds][Customer] : Well, they've said cervical cancer now they've turned it into an endometriosis or something. I don't know.

[28 minutes 52 seconds][Agent] : So but she she but she did have the cervical cancer. Yeah. OK.

[28 minutes 53 seconds][Customer] : We've only, I think so, yeah, just \*\*\*\* luck for a family.

[29 minutes 4 seconds][Agent] : Oh, yeah, I know what? I know what it sounds like. I'm sorry. Cervical. So it was cervical cancer. Yeah.

[29 minutes 15 seconds][Customer] : Well, that's what they said it was to start with, but then they changed it to that.

[29 minutes 15 seconds][Agent] : And I've Did you have any treatment for it?

[29 minutes 23 seconds][Customer] : No, it is yet. Does it?

[29 minutes 24 seconds][Agent] : So it's only just being diagnosed.

[29 minutes 26 seconds][Customer] : Yeah, in in November.

[29 minutes 29 seconds][Agent] : So it is cancer or is endometriosis?

[29 minutes 32 seconds][Customer] : Oh, it's cancelled.

[29 minutes 32 seconds][Agent] : Endometriosis. It is cancer. OK, Got that too. Yeah. OK. So sister 22, sister 39 and sister 47. OK. All right.

[29 minutes 33 seconds][Customer] : She's yeah, she's been told she's not going to survive.

[29 minutes 49 seconds][Agent] : Yeah. I don't know where you're coming from. I'm sorry. I lost my brother with cancer, too. It's not. That's not easy.

[29 minutes 57 seconds][Customer] : Horrible.

[29 minutes 58 seconds][Agent] : OK, now we've done those three.

[30 minutes 5 seconds][Customer] : I think dad had a mini stroke years ago but nothing about it.

[29 minutes 59 seconds][Agent] : All right, so heart condition and or stroke with anybody in the family with that was but nothing before the age of 60. OK, all right, Was there anybody with any other hereditary duties before the age of 60?



[30 minutes 11 seconds][Customer] : No, no, I don't think so, No.

[30 minutes 18 seconds][Agent] : OK, that's fine. That's OK, We've done that one SEC. So just do this is umm, I hang on a minute. OK, All right, OK, we'll move on. Next question for you is to see if you're a bit of a daredevil in your spare time.

[30 minutes 49 seconds][Customer] : Oh God, no. I, I, I break these days. Oh, if I don't work, I gotta get paid.

[30 minutes 57 seconds][Agent] : Oh yeah. Umm, if you umm, this one's a long one. This way for me is no way I'm doing any of these. I still have to ask you.

[31 minutes 6 seconds][Customer] : Oh goodness.

[31 minutes 5 seconds][Agent] : OK, so have a bit of fun here.

[31 minutes 19 seconds][Customer] : Oh God, no.

[31 minutes 8 seconds][Agent] : So other than one of events, example gift certificates and vouchers, do you engage in or intend to engage in any of the following aviation other than as if they're paying passenger in a recognized airline on a recognized airline? Yeah.

[31 minutes 21 seconds][Customer] : Oh, good. No.

[31 minutes 22 seconds][Agent] : OK, so umm, motor racing, parachuting, mountaineering, ad sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity. Yes or no?

[31 minutes 34 seconds][Customer] : Sorry, I can't even snorkel. There's no way I'm doing any of that.

[31 minutes 36 seconds][Agent] : I'm shocking.

[31 minutes 38 seconds][Customer] : I hyperventilate.

[31 minutes 38 seconds][Agent] : I try to go under and I can't do I? You have people go under. I can't go under and then come back up. I can't do it.

[31 minutes 42 seconds][Customer] : I I go fishing, I can't get I can't get the master stick to my face.

[31 minutes 48 seconds][Agent] : Oh, I'm shocking.

[31 minutes 49 seconds][Customer] : I hey, I've been too many. I've done too much fishing on the

reef. I see what's in the water. I keep my bum out of it.

[31 minutes 54 seconds][Agent] : So have I.

[31 minutes 54 seconds][Customer] : No, I don't do any of that.

[31 minutes 55 seconds][Agent] : Yeah, I've seen the roofie sharks that can, so. Yeah. OK.

[31 minutes 59 seconds][Customer] : Now, the reef sharks are OK. It's the bloody big giant ones that are not OK.

[32 minutes 2 seconds][Agent] : Oh, and the big, big Stingrays too. OK.

[32 minutes 5 seconds][Customer] : Yeah, well, it's true.

[32 minutes 6 seconds][Agent] : Are you satis?

[32 minutes 6 seconds][Customer] : No, but no. For all them.

[32 minutes 8 seconds][Agent] : That's good. Are you satisfied with all the answers you have provided to me today?

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

[32 minutes 12 seconds][Agent] : OK. Alright, so where we're at with yourself. Two things I need to do with you. First of all, umm, with the, we do have a lifestyle questions and responses with your, umm, the family history there, OK? Your application needs to refer to the underwriter for assessment. Now what that just means is I need to send it to them so they're aware of that and they can come back and let me know what they might think after they assist that, right?

[32 minutes 27 seconds][Customer] : Yeah, yeah, yeah. That's fair enough.

[32 minutes 38 seconds][Agent] : I also, yeah, I also want to let you know that your premium has written it is due to, umm, your mental health. So it's one to two episodes of symptoms or treatment within the last six months. That's where it's coming from there.

[32 minutes 50 seconds][Customer] : Yep.

[32 minutes 49 seconds][Agent] : OK, so your premium has risen. I'll show you what the amount is. Let me see here. Come on Peter, can you tell me if that's suitable? If it's not, let me know. And I can change the amount of cover because I'm looking at half \$1,000,000, right?

[33 minutes 4 seconds][Customer] : Yeah. Yep.

[33 minutes 5 seconds][Agent] : And I can go back if you want me to make this a fortnightly amount while they're looking at it. And then if you want to change it back up to a yearly amount, you can do that too, right?

[33 minutes 12 seconds][Customer] : Yep.

[33 minutes 13 seconds][Agent] : I'm more than happy to do that.

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

[33 minutes 14 seconds][Agent] : So if you look at the 500,000 now, it's coming in at \$1311.08 for the year.

[33 minutes 22 seconds][Customer] : Yep.

[33 minutes 22 seconds][Agent] : All right, If I look at it fortnightly, let me show you, it would be \$50.43 a fortnight. Is that still working or do you want me to play around with the figures a little bit?

[33 minutes 37 seconds][Customer] : Yep. No. I think that should be fine.

[33 minutes 39 seconds][Agent] : Do you want me to leave it on the fortnightly amount at the moment? And then if it's approved, you can change it to the yearly one again?

[33 minutes 44 seconds][Customer] : Yeah, that'll be fine.

[33 minutes 45 seconds][Agent] : All right, So what I want to.

[33 minutes 46 seconds][Customer] : I just. I just don't like paying things fortnightly.

[33 minutes 49 seconds][Agent] : Yeah. No, no, I get it.

[33 minutes 49 seconds][Customer] : I'd like to see where I'm sitting at.

[33 minutes 50 seconds][Agent] : Yeah, I get it. You could always change your frequency by a phone call or any a phone call away. We're in Sydney.

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

[33 minutes 56 seconds][Agent] : So what I want to let you know it's while your application is being assessed, you will be covered for accidental death, which pays out if that was due to a direct result of an accident. Cover under this last until the insurer makes a decision on your application or 30 days from today, whichever is earlier.

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

[34 minutes 13 seconds][Agent] : OK, So what we do is we send it over the underwriters and you'll be covered immediately over the phone today if it's approved to, whether you are not required to make any payments at all today, it's set up for date in the future of your choice and you will be covered. And our policy gives you that full 30 day cooling off.

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

[34 minutes 30 seconds][Agent] : This allows me time I'll e-mail it directly to you and send it to your home address as well.

[34 minutes 35 seconds][Customer] : Yep.

[34 minutes 34 seconds][Agent] : And once you've read it all through, just fill out the beneficiary form.

[34 minutes 41 seconds][Customer] : Yep.

[34 minutes 37 seconds][Agent] : But if you decide it's not for you after all, and you want to cancel, let us know within the 30 days and you'll get a full refund of all of your premium unless you made a claim. OK?

[34 minutes 45 seconds][Customer] : Oh yeah. Excellent. Yep. Yep.

[34 minutes 47 seconds][Agent] : And the commencement of your cover will be subject to the final assessment by the insurer if the insurer approves your cover without any changes. Are you happy for me to record your acceptance of this policy now?

[35 minutes][Customer] : Yep.

[34 minutes 58 seconds][Agent] : And I'll send you your policy documentation to your home and your parcel and e-mail address.

[35 minutes 4 seconds][Customer] : Yeah, that's fine.

[35 minutes 4 seconds][Agent] : OK, well, let me put it that through. Hang on a SEC. Now. I've made it as your fortnightly one, which is \$50.43 a fortnight.

[35 minutes 12 seconds][Customer] : Yep.

[35 minutes 11 seconds][Agent] : OK, so let me do that. One SEC.

[35 minutes 14 seconds][Customer] : Yeah. Just go to the yearly if you can.

[35 minutes 14 seconds][Agent] : Now what day do you want to as a yearly one now?

[35 minutes 18 seconds][Customer] : Ye, yes, please.

[35 minutes 19 seconds][Agent] : OK, hang on a SEC. Let's just change it. One SEC. I know.

[35 minutes 21 seconds][Customer] : I just, I just don't like paying for it and I'd like to know where I'm sitting at.

[35 minutes 25 seconds][Agent] : No, I know. Hang on a SEC.

[35 minutes 24 seconds][Customer] : And I do, I do bill pay. So it just goes in and then they pay it anyway.

[35 minutes 28 seconds][Agent] : Oh, OK, cool.

[35 minutes 28 seconds][Customer] : It's beautiful. Awesome.

[35 minutes 31 seconds][Agent] : All right, so so 1311 and eight cents.

[35 minutes 36 seconds][Customer] : Yep, Yep, Yep.

[35 minutes 36 seconds][Agent] : OK, All right, sorry. Now, what day in the future do you want for your first payment to come out, please?

[35 minutes 43 seconds][Customer] : Oh, it'll be the whole payment whenever you want to do it.

[35 minutes 46 seconds][Agent] : Well, today's the 15th.

[35 minutes 51 seconds][Customer] : Yeah, that'll do.

[35 minutes 47 seconds][Agent] : Do you want me to give it a couple of days until we get the response back or disapprove?

[35 minutes 53 seconds][Customer] : Yeah.

[35 minutes 53 seconds][Agent] : Do you want to do it? Umm, well, today's the 15th. Umm, do you want to put tomorrow the 16th or the 18th? I'm not here on Wednesday, but what day do you want? You're right.

[36 minutes 3 seconds][Customer] : Just going to have a quick look at the delivery that was just like, it's the 19th Friday.

[36 minutes 11 seconds][Agent] : OK. All right. And what?

[36 minutes 13 seconds][Customer] : That's the one.

[36 minutes 14 seconds][Agent] : Yep. Is it savings with check account or a card?

[36 minutes 14 seconds][Customer] : Just be a card.

[36 minutes 19 seconds][Agent] : OK. Visa or MasterCard? Thanks.

[36 minutes 21 seconds][Customer] : Geez, hang on a minute.

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

[36 minutes 23 seconds][Customer] : It'll be a Visa debit card.

[36 minutes 25 seconds][Agent] : OK. Hang on a SEC. Let me know when you got the card in your hand. I'll stop the recording for you.

[36 minutes 24 seconds][Customer] : Oh, hang on.

[36 minutes 31 seconds][Agent] : Yeah, take your time. It's fine.

[36 minutes 32 seconds][Customer] : Oh, OK. Sorry to watch ice right now. Oh.

[36 minutes 34 seconds][Agent] : No, it doesn't come out until the 19th and that's only if it's approved.

[36 minutes 37 seconds][Customer] : Oh, OK. OK, so here's the number.

[36 minutes 40 seconds][Agent] : Hang on one SEC, one SEC.

[36 minutes 42 seconds][Customer] : That's that's alright.

[36 minutes 44 seconds][Agent] : For security purposes while obtaining your card details, the call recording will stop and we'll recommend after we've collected your details.

[36 minutes 43 seconds][Customer] : When you're ready, OK.

[36 minutes 51 seconds][Agent] : OK, OK. One second. None. None. OK. Please be advised that the call recording has now resumed for quality and monitoring purposes. OK, thank you. Now can I just confirm the card you provided to me is yours and you have authority to use that one.

[38 minutes 5 seconds][Customer] : OK, yes, Correct.

[38 minutes 13 seconds][Agent] : Thank you. Elizabeth, can you stay with me? I need to read this declaration to you in full if it's the previous is explaining to you exactly what you're covered for and who we are. OK, Just need your understanding and acceptance, umm, throughout and then I'll send you an e-mail as well, umm, once I've spoken to you too.

[38 minutes 18 seconds][Customer] : Yep, Yep, Yep.

[38 minutes 29 seconds][Agent] : OK, so let me read this out. I should get a response either later on today or tomorrow for you.

[38 minutes 34 seconds][Customer] : OK.

[38 minutes 34 seconds][Agent] : So it says here. Thank you Elizabeth Baker, 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 regretted these claims in full. Family life cover is issued by Hanover Live Free of Australasia Limited and 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 its behalf. Hanover has relied upon the information you have provided when it's set in your application. That includes the information when issue detected from you to provide a quote. Hanover has set a target market determination for for this product, which describes 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 our questions in accordance with your duty, yes or no?

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

[39 minutes 32 seconds][Agent] : Thank you. We may from time to time provide offers to you by 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. We accept to cover pay for lump sum benefit amount of the following. Elizabeth Baker receives \$500,000 in the event of life insurance that benefits not paid in the event of suicide in the 1st 13 months of the policy for Elizabeth Baker.

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

[40 minutes 2 seconds][Agent] : Life Insurance and loading was applied during the application process. 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 premium for your first year cover is a \$1311.08 per year. Your premium is a stepped premium, which means it will 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, it's an amount payable to GFS of up to 65% to cover cost. Your premium will be debited from your credit card which you are authorized to debit from and had provided to us. The policy documentation PDS message sheet will be sent to you within 5 working days 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. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. If you are replacing an existing policy with this cover, we recommend that you do not cancel that policy until you have received and reviewed our policy in full. There are risks associated with replacing policies as your new policy may not be identical to your existing cover and then maybe other issues you consider depending on your circumstances. 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. Do you understand and agree with the declaration? I've just read you yes or no? Thank you. One more question there. 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? Thank you. One second, we'll accept that. I'll send you a card. Umm, OK. So I'm sending it to lease by to 79@hotmail.com, is that correct?

[41 minutes 40 seconds][Customer] : Yes, No, Yeah, That's OK.

[42 minutes 8 seconds][Agent] : OK, I'll send that out to you so you can actually look at something while that's in progress. OK. And I will give you a call as soon as I've got a response, but if there's no changes, I'll just send you straight out the documents. OK.

[42 minutes 22 seconds][Customer] : OK. That sounds perfect.

[42 minutes 23 seconds][Agent] : All right. And hopefully I'll get a response later on this afternoon.

[42 minutes 27 seconds][Customer] : Awesome.



[42 minutes 26 seconds][Agent] : All right, you take care. Umm, and I'll speak to you soon.

[42 minutes 29 seconds][Customer] : Thank you very much. Awesome.

[42 minutes 30 seconds][Agent] : Thank you, Elizabeth. Bye.

[42 minutes 32 seconds][Customer] : Thank you so much for your time. Bye for now.

[42 minutes 33 seconds][Agent] : Bye.

[42 minutes 34 seconds][Customer] : Bye.