

[6 seconds][Customer] : Hello.

[7 seconds][Agent] : Hi, my name's Joel. I'm calling from Real Insurance. I was looking to speak with Elizabeth.

[12 seconds][Customer] : Yes. Yes, that's me.

[14 seconds][Agent] : Oh, hi. How are you?

[16 seconds][Customer] : Yes, I'm good. How are you?

[17 seconds][Agent] : Yeah, very well. Thank you for asking the reason of the call. It's just a bit of a courtesy call. I believe you spoke with a colleague of mine, Michael, roughly about 3 weeks ago in regards to some quotes for life insurance. We're just following up just to touch base and see if it's something you're still interested in for yourself.

[28 seconds][Customer] : Yes, yes, yes. We were interested in getting these.

[36 seconds][Agent] : OK.

[36 seconds][Customer] : It was just Christmas came and we've just been so busy.

[38 seconds][Agent] : Yeah, yeah, yeah, sure.

[40 seconds][Customer] : We were wanting our first quote that we did, I think it was for both of us, around \$40 a fortnight or something like that.

[47 seconds][Agent] : Let me just jump back in. Just give us a new call. As I say, all our calls are recorded. Any advice? Providers general in nature may not be suitable for your situation and just for compliance, can you please confirm your name and date of birth?

[49 seconds][Customer] : Yep, Yep. So it's Elizabeth Roswell, 10th of May, 1990.

[1 minutes 4 seconds][Agent] : Perfect. Thank you very much. And you are of course a female Australian residence, correct?

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

[1 minutes 9 seconds][Agent] : Perfect. No worries. And I believe it was a quote for yourself and your husband, is that correct? Yep.

[1 minutes 14 seconds][Customer] : Yep, partner.

[1 minutes 15 seconds][Agent] : Let me just quickly, ah partner, sorry.

[1 minutes 15 seconds][Customer] : OK, right.

[1 minutes 17 seconds][Agent] : Can you just confirm your partner's name and date of birth, please?

[1 minutes 21 seconds][Customer] : Daniel Patello, 4th of July 1989.

[1 minutes 24 seconds][Agent] : Perfect. And Daniel is a male Australian residents. Great.

[1 minutes 27 seconds][Customer] : Yes, that's right. Yep.

[1 minutes 28 seconds][Agent] : Perfect. No worries. Now just give us a new call. I just have to confirm. Have you had a cigarette in the last 12 months? Perfect. And has Daniel had a cigarette in the last 12 months?

[1 minutes 35 seconds][Customer] : No, no.

[1 minutes 40 seconds][Agent] : Awesome. No worries. OK. Now, so the quote you mentioned, so you said it was roughly about \$40 per fortnight. Was that each or for both of you?

[1 minutes 50 seconds][Customer] : It was for both of us.

[1 minutes 52 seconds][Agent] : Sure.

[1 minutes 51 seconds][Customer] : I think it might have been nearly \$50 or something like that.

[1 minutes 54 seconds][Agent] : OK, no worries because I'm just quickly having a look. It looks like the one Michael had saved in your profile was for \$500,000 each, which is coming in at \$101.05. So let me adjust that one. Do you remember what the benefit amount was?

[1 minutes 54 seconds][Customer] : Yeah, I'd probably have it saved in my emails somewhere.

[2 minutes 17 seconds][Agent] : Yeah, that's OK. I should be able to work it out. Let's have a look. So, yeah, sure.

[2 minutes 21 seconds][Customer] : It might have been 300,000 and then yeah, I can't remember.

[2 minutes 31 seconds][Agent] : No, that's OK. No problem, because I'm just quickly having a look. Yeah, unfortunately, since my colleague Michael quoted you, our system actually updated. So unfortunately I can't reopen the old quotes to see what it was. Yeah, just having a look here. Yes, only 300,000 each. It's coming in at \$22.79 per fortnight. We just double check the 500,000 each.

[2 minutes 58 seconds][Customer] : And, and I think then we had the, we had the house and yes, so we had the house and the TPD. So I think we had maybe 100, a hundred for each one of those.

[3 minutes 2 seconds][Agent] : Ah, yes, OK, Yep, that would that would explain it then. No worries.

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

[3 minutes 14 seconds][Agent] : Let me quickly add that on. So just while I do this, just to quickly refresh your memory on what's covered with our policy, Basically this cover, it's designed to provide that financial protection for your loved ones through a lump sum payment if you were to pass away, essentially choosing them that you'd like to be insured for. You can nominate up to five people as beneficiaries and then we'll pay that money directly to them when the time comes. Umm, it is a worldwide cover, so if you do travel, you'll be covered overseas. Once you are covered, you can be covered for life. And of course it is flexible as well, so you can always apply to make changes to the cover in the future subject to your eligibility at that time. Now the application process is basically just a few health and lifestyle questions over the phone and then that way if you are accepted and of course once you decide to commence the policy, you will be covered immediately for death due to any cause at all. The only thing not covered is just suicide in the 1st 13 months. There is also a terminally ill advanced payment included in the cover, which means that if you were diagnosed with 12 months or less to live by a medical practitioner, in that case we would pay out your claim in full while you're living with a serious illness option. So this one is a lot. It pays a lump sum benefit in the event that you were to suffer something like a heart attack, cancer, stroke, or if you were to undergo heart bypass surgery as assessed against the definitions in the PDS. Main difference being it doesn't have to be terminal, doesn't have to be fatal. If you were to suffer one of those things, we'd pay out the seriously honest benefit just to help out medical bills, that sort of thing. Now you can choose coverage starting from \$50,000 up to half of your chosen life insurance benefit amount. So I'll quote you on \$100,000 for each. Now I do need to let you know with the serious illness option, there is an exclusion for any events. Sorry. Any insured events that become apparent before or during the first three months of the serious illness option commencing will not be covered. Please also be aware that any payment made under the Serious Illness cover reduces the available life insurance benefit amount. If you also purchase total and permanent disability cover, the TPD benefit amount will also reduce when you have a successful serious illness claim now with total and

permanent disability. Just to confirm, at the moment you both work more than 20 hours per week.

[5 minutes 35 seconds][Customer] : I'm not working at the minute, but Daniel usually does. Yep.

[5 minutes 38 seconds][Agent] : OK, Yep, OK, no worries. So with your, would you say you work less? Would you say you work less than 10 hours a week in that case?

[5 minutes 47 seconds][Customer] : I'm just on maternity leave at the moment.

[5 minutes 50 seconds][Agent] : Ah, Yep, Yep.

[5 minutes 50 seconds][Customer] : Yeah.

[5 minutes 50 seconds][Agent] : OK, that's fine.

[5 minutes 51 seconds][Customer] : So when I do go back to work, I'll probably work maybe 12 to 15 hours a week.

[5 minutes 59 seconds][Agent] : Yeah, sure, No problem. Well, that is fine. I just want to make sure I capture it correctly. I don't want to make any mistakes for you. Actually, let me just quickly confirm that with my manager. I'll just find that out. I won't be one SEC.

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

[6 minutes 11 seconds][Agent] : Cheers. Thank you so much for holding. Yeah, that's fine. So for somebody who's currently on maternity leave for the purposes of TPD, in that case, you'll be rated, your occupation would be rated as a homemaker slash home duties. Once you have returned to work for a minimum of three months, you can apply to have your occupation rating reviewed to the occupation that you were currently doing at that time now. So just give them. So Daniel does more than 20 hours a week at the moment. Yeah.

[6 minutes 52 seconds][Customer] : Yes, yes.

[6 minutes 53 seconds][Agent] : Perfect. And what was his occupation?

[6 minutes 55 seconds][Customer] : So it is a brick wire.

[6 minutes 55 seconds][Agent] : Please, no worries. Just going to quickly double check our occupations classifications. All right, So is he brick lazy before we qualify?

[7 minutes 14 seconds][Customer] : Yeah.

[7 minutes 15 seconds][Agent] : Perfect. No worries. OK, just to give you a quick explanation, what's

what's covered with our TPD? So with the TPD option, it pays a lump sum benefit in the event that you were to suffer the loss of limb or sight. Or if you were unable to work for a period of six consecutive months and you were not able to return to work in any field in which you are experienced, educated or trained. Or if you were to suffer the loss of independent existence. Now there is an exclusion under this cover for any intentional self-inflicted injury. Please also be aware that any payment made under the Total and Permanent Disability cover reduces the available life insurance benefit amount. If you also purchase serious illness cover, the serious illness benefit amount will also reduce when you have a successful TBD claim. So the total and permanent disability, you can choose coverage starting from \$50,000 each up to a maximum of your total, also your chosen life insurance benefit amount. So just to confirm, you're after a quote for the 100,000 each for TPD, would that be right? Yeah, perfect. All right. Well, to break it down, I'm so, yeah, I'm pretty sure you were correct with the figures you gave me earlier. So \$300,000 each of life insurance, \$100,000 each of serious illness cover and \$100,000 each of total and permanent disability. You'd be looking at a total fortnightly premium for the two of you together of \$48.12 about.

[8 minutes 32 seconds][Customer] : Yeah, I think that's it.

[8 minutes 33 seconds][Agent] : Yeah, perfect. Yeah, no worries. Were you happy with that level of cover at this stage?

[8 minutes 33 seconds][Customer] : Yeah, that's the one, yes.

[8 minutes 39 seconds][Agent] : OK, no problem. Look, if you're happy with that, it's a pretty simple process. Basically all I have to do is just quickly run you through those health and lifestyle questions, see if we can get you approved. Once you're approved, I'll organise to send you out all the documentation so that you guys can take some time to read through it in your own times, make sure that you're happy with it. Yeah, they're pretty much just yes or no questions.

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

[8 minutes 59 seconds][Agent] : I won't take much of your time now, just have to give you a quick breakdown. Just for the record. So \$300,000 life insurance for Daniel was \$13.53 a fortnight, 100,000 TPD was \$8.62 a fortnight, \$100,000 of serious illness was \$6.35 a fortnight. For yourself,

the 300,000 life was \$9.26 a fortnight, 100,000 TPD was \$4.55 per fortnight, and \$100,000 of serious illness was \$5.81 fortnight, making the total fortnightly premium \$48.12. Now, just because they're optional extras, I just have to get your confirmation to add them onto the quote. Are you happy for me to add both the optional TPD and serious illness onto the quote at this stage?

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

[9 minutes 46 seconds][Agent] : Yeah, no worries. Now the other part to keep in mind is that your premium is stepped, which means it will generally increase each year as you age. In addition, this policy has automatic indexation, which means each year or sum insured will increase by 5% with associated increases in premiums. However, it is optional, so it's up to you. You can opt out of this automatic indexation each year if you wish. I do have a premium projection tool here, so I'll give you a quick indication of what the increases look like. It just says here as an indication if you make no changes to the policy next year if you accept that 5% indexation. Sorry, my system's just froze. There we go. So if you accept the fights and indexation next year, the amount you're both insured for will increase to \$315,000 for life, \$105,000 each for TPD and serious illness and the total fortnightly premium would be \$53.26. Or if you decline that fights and indexation next year.

[10 minutes 58 seconds][Customer] : Yeah.

[10 minutes 53 seconds][Agent] : As an indication, if you make no changes to the policy, the total amounts insured will all stay the same as right now and the fortnightly premium next year, umm, if you make no changes to the policy would be \$50.72 for the two of you together. But basically what happens is 30 days before each policy anniversary, we do send you out an updated schedule letting you know the new benefit amount and the new premium. So you'll have roughly about a month each year to re evaluate and work out what you want to do. Of course you can also find information about our premium structure on our website as well. Now I just want to confirm, make sure I'm doing the right thing by you. Is that all making sense for you so far? Perfect. No worries. Just for I jump into these questions, I'll just quickly update your profile. Can I get your post code please?

[11 minutes 34 seconds][Customer] : Yeah, Yep, 3555.

[11 minutes 44 seconds][Agent] : Thanks very much. And what's the town or suburb there?

[11 minutes 43 seconds][Customer] : It's kangaroo flat.

[11 minutes 49 seconds][Agent] : No worries. And what's your address there, please?

[11 minutes 52 seconds][Customer] : 19 Jerry Bong Way Kangaroo flat.

[11 minutes 55 seconds][Agent] : No worries. Let's find that one. There it is. And is that also your postal address?

[12 minutes 1 seconds][Customer] : Uh, yes, it is.

[12 minutes 3 seconds][Agent] : Perfect, thanks very much. I just have to read a pre underwriting disclosure and this basically explains why we ask these questions.

[12 minutes 2 seconds][Customer] : Yeah, yeah.

[12 minutes 10 seconds][Agent] : It just says here please be aware all that 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 with other restrained 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 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 and any earlier discussions you have had, if you do not take reasonable care, you may agree to 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 and just confirm. Do you understand and agree to your duty?

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

[13 minutes 16 seconds][Agent] : Thank you very much. OK, just one question I have to ask in regards to COVID-19. So it says have you been hospitalized for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days? Perfect, Thank you for that. Alrighty, jumping into the questions, first

one says are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia, yes or no?

[13 minutes 34 seconds][Customer] : No, yes.

[13 minutes 48 seconds][Agent] : Yep.

[13 minutes 48 seconds][Customer] : Oh, sorry, can you repeat that?

[13 minutes 48 seconds][Agent] : Next, Yeah, yeah, sure, no problem. It says are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia, yes or no?

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

[14 minutes][Agent] : Yep. Perfect, next one's a bit long so this may not apply to you right now, but I'll just read it out for the record. 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. And the next section is in relation to your height and your weight. Please be aware that I'm 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 in any approximate figures, words, or height and weight ranges. What is your exact height please?

[14 minutes 18 seconds][Customer] : No, I'm not sure.

[14 minutes 42 seconds][Agent] : OK, no worries. Do you remember what you were last time you were measured?

[14 minutes 49 seconds][Customer] : I can't remember.

[14 minutes 49 seconds][Agent] : No, no, that's OK.

[14 minutes 50 seconds][Customer] : I have no idea.

[14 minutes 51 seconds][Agent] : No, that's fine. Did you have any way of measuring yourself close by, like a ruler or a tape measure or anything like that?

[15 minutes 3 seconds][Customer] : Maybe I was like 5.4, whatever that is.

[15 minutes 6 seconds][Agent] : OK. Do you mean like 5 foot, 4 feet in inches?

[15 minutes 9 seconds][Customer] : Yeah, maybe that's it.

[15 minutes 11 seconds][Agent] : OK, umm, look, I'm happy to accept that if that's a confident

answer, but if you're not really sure, we would just have to confirm it just to be safe. Umm, so you, you're not 100% sure what you were when you were last measured?

[15 minutes 25 seconds][Customer] : No idea.

[15 minutes 26 seconds][Agent] : No, that's OK, no dramas. Look, I don't want to make any mistakes for you. Umm, what I'll have to do? I'll just have to put it on hold for the moment, but that's all right. I can always arrange to give you to call you back and make an appointment. So just to give you a chance to quickly double check that, umm, do you now the rest of the questions just ask, uh, have you, have you ever had any major health conditions in the past like uh, heart attacks, cancer, strokes, diabetes? Have you have any anything like that previously? Perfect.

[15 minutes 52 seconds][Customer] : No, no.

[15 minutes 53 seconds][Agent] : No worries. Yeah, we shouldn't have an issue getting approved. It's basically a matter of making sure we don't make any mistakes for you. But I'll tell you what I'll do. I'll send you out an updated copy of that quote to your e-mail address so that you can review it in the meantime. And I can always arrange to give you a call back another time.

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

[16 minutes 9 seconds][Agent] : I'll be here for the next three days and then I'll be on leave for a week. Was there a better time? I can give you a call back this week.

[16 minutes 17 seconds][Customer] : Yeah, just whenever.

[16 minutes 19 seconds][Agent] : Whatever. OK. Umm, how? How much time would you need just to double check your height and weight?

[16 minutes 19 seconds][Customer] : Yeah, I can do it now. I'll just get a Woolwa.

[16 minutes 28 seconds][Agent] : OK, yeah, sure. I'm happy to wait. If you want to check, that's fine.

[16 minutes 27 seconds][Customer] : Hang on, I'm doing a real insurance thing. I don't know. Hang on. I'm just getting the tape measure.

[16 minutes 44 seconds][Agent] : Yeah, take your time. All good. Ah, perfect. Was that in centimetres?

[16 minutes 44 seconds][Customer] : 1, 66, 166 centimeters.

[16 minutes 55 seconds][Agent] : Awesome. Thanks very much for that. Too easy. I'll just jump back to where we were. OK. And what is your exact weight, please?

[16 minutes 55 seconds][Customer] : Yeah, 62 kilos.

[17 minutes 7 seconds][Agent] : Perfect. Thanks for that. Yeah, that's fine. That's basically just about establishing a healthy height to weight ratio, which you're definitely in. So that's no problem since. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? 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 work as or do you engage this? Sorry. So see. Do you have definite plans to travel or reside outside of Australia?

[17 minutes 21 seconds][Customer] : No, no, no, no.

[17 minutes 39 seconds][Agent] : For example, booked or will be booking travel within the next 12 months and do you have existing life insurance policies with other life insurance companies with a combined total sum of short of more than \$5 million And the next section's in relation to your medical history, so it says. Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following #1 cancer, tumour, mole or cyst, including skin cancer, sunspots, Melanoma or leukemia? Yes or no? Have you ever had an abnormal cervical smear? Question #2 Any stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure #3 High cholesterol, thyroid condition, or neurological symptoms such as dizziness or fainting #4 Diabetes, raised blood sugar, impaired glucose tolerance, or impaired fasting glucose #5 Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas.

[18 minutes 16 seconds][Customer] : No, no, no, no, no, no, no, no. No, no, no, no, no. Nope, Nope, Nope.

[18 minutes 55 seconds][Agent] : Number six, epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease, or paralysis #7 Anxiety, depressed, sorry, anxiety, depression or stress requiring medical treatment or any other mental health disorder #8 Any illegal drug use, abuse of prescription medication, or receive medical advice or counselling for alcohol

consumption #9 Any disorder of the kidney or bladder #10 Blood disorder or disease #11 Asthma or other respiratory disorder, excluding childhood asthma #12 Back or neck pain or disorder #13 Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia #14 Joint or muscle pain, ligament injuries including replacement or reconstructive surgery #15 Osteoporosis or osteopenia and #16 Any defective hearing or sight other than which is corrected by glasses or contact lenses.

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

[20 minutes 9 seconds][Agent] : Perfect. On the next page it 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 for any medical tests or investigations such as not limited to any surgeries, X-rays, scans, blood tests or biopsy. Perfect. And this is where I'll just note down that you were pregnant. We do have a whole list of conditions people see the doctor for I've got pregnancy on the list. The definition I've got here is pregnancy if no history of complications with current or any previous pregnancies and you are not within six weeks of your estimated due date. Does that sound right to you?

[20 minutes 30 seconds][Customer] : No, Yep, Sorry. Yeah, no, no.

[20 minutes 56 seconds][Agent] : Oh, OK. Sorry. Was that correct? Was that so the definition I read out, does this describe your situation just to be safe or reread it?

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

[21 minutes 3 seconds][Agent] : So I've got on the list pregnancy. You've no history of complications with current or any previous pregnancies and you are not within six weeks of your estimated due date. Does that describe your situation? Yeah, perfect. That's fine.

[21 minutes 13 seconds][Customer] : Ah, yeah, Yep.

[21 minutes 16 seconds][Agent] : Awesome. And then it just says, 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?

[21 minutes 28 seconds][Customer] : Nope.

[21 minutes 29 seconds][Agent] : And other than what you have already told me about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury? Perfect. And the answer to the last three questions? 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?

[21 minutes 39 seconds][Customer] : No, no.

[21 minutes 57 seconds][Agent] : And to the best of your knowledge, have any of your immediate family meaning, father, mother, brother or sister suffered from cancer, heart condition, stroke, or other hereditary disease prior to age 60?

[22 minutes 12 seconds][Customer] : Can you read that one again?

[22 minutes 13 seconds][Agent] : Yeah, sure. To the best of your knowledge, have any of your immediate family, meaning father, mother, brother or sister suffered from cancer, heart conditions, stroke or other hereditary disease prior to age 60?

[22 minutes 28 seconds][Customer] : No.

[22 minutes 30 seconds][Agent] : And the last question reads, other than one off events like the gift certificate or a voucher, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognised airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wrecked diving or any other hazardous activity.

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

[22 minutes 56 seconds][Agent] : Perfect. No worries. Look, thank you very much for all those answers. Are you satisfied with the answers you provided?

[23 minutes 2 seconds][Customer] : Can you read the alcohol question again?

[23 minutes 5 seconds][Agent] : Yeah, sure.

[23 minutes 5 seconds][Customer] : The what was the one?

[23 minutes 6 seconds][Agent] : Yeah, no problem. Let me jump back. Umm, so that was #8 it was any illegal drug use, abuse of prescription medication, or receive medical advice or counseling for

alcohol consumption. Oh, OK.

[23 minutes 20 seconds][Customer] : Yes, there was previously about 15 years ago or 10 years ago, yeah.

[23 minutes 25 seconds][Agent] : Oh, yeah, no, that'll be fine. Let me just jump back. OK. Pretty sure if it's ten years or longer that it won't impact the application. That's from memory. Let me just double check that. OK, Sorry, I'm just jumping back to where we were.

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

[23 minutes 47 seconds][Agent] : Wait a SEC. OK, so yeah, question #8 or 6 Yes. All right, so then it's just going to ask, have you sought medical advice or counselling for your alcohol consumption within the past 10 years? Oh, OK, yeah.

[24 minutes 19 seconds][Customer] : It was more the illicit drugs and it was Yep, Yep. So it was probably 2011 or 12.

[24 minutes 28 seconds][Agent] : Ah, perfect. Yeah, it's over 10 years. That'll be fine.

[24 minutes 29 seconds][Customer] : Yep, Yep.

[24 minutes 30 seconds][Agent] : All right, I'll disclose that one here as well. So that question asks illegal drugs, abuse of prescription medication or treatment for drug addiction, for example, methadone or Suboxone, Saltic, Yes. Then I just ask, in the last 10 years, have you used any drugs, abuse medication or received treatment for drug addiction? But easy. And just to take it off the list, have you sought medical advice or counselling for your alcohol consumption within the past 10 years?

[24 minutes 47 seconds][Customer] : No, no, no. That is not the alcohol 1.

[24 minutes 57 seconds][Agent] : Yeah.

[24 minutes 57 seconds][Customer] : So no.

[24 minutes 58 seconds][Agent] : Yeah, that's fine. Easy. Thanks very much. No, that's fine. That hasn't changed anything. But yeah, thanks for clarifying.

[24 minutes 58 seconds][Customer] : Yep, Yep.

[25 minutes 3 seconds][Agent] : That's to be to be safe. But yeah, thank you for all those answers.

Are you satisfied with the answers you provided? Awesome, no worries. Well, I can confirm, no surprises. Obviously you are very healthy. So you have been fully approved for our life insurance, our TPD and our serious illness cover.

[25 minutes 9 seconds][Customer] : Yes, Yes.

[25 minutes 19 seconds][Agent] : And yeah, great thing about that is there were no price changes either. Everything stayed exactly the same as what we spoke about, which is great.

[25 minutes 23 seconds][Customer] : OK, Yes. Perfect.

[25 minutes 26 seconds][Agent] : Now just let you know the process, what we do from here is because you've been fully approved, we organised to send you out all the documentation for you to have a read through and review in your own times. Make sure you're happy with it. Now we do send out 2 copies, so we post you out a hard copy which should arrive in about two to five business days.

[25 minutes 40 seconds][Customer] : Yes, Yep.

[25 minutes 44 seconds][Agent] : We also send you out an e-mail copy which will come through in about 10 to 15 minutes as well.

[25 minutes 49 seconds][Customer] : Mm Hmm.

[25 minutes 49 seconds][Agent] : Just confirm.

[25 minutes 55 seconds][Customer] : Yep. That's it.

[25 minutes 50 seconds][Agent] : I believe you've got your e-mail here elizabeth_rosewall@hotmail.com Yep. Perfect, that. Will come through shortly uh. The, process is umm so, because you have been full oh. Sorry, I, SHOULD point out in the hard copy that comes in the mail that, one will contain the beneficiaries form umm. So.

[26 minutes 7 seconds][Customer] : Mm Hmm.

[26 minutes 7 seconds][Agent] : Whenever you're ready the, only thing we need you to do is just let us know who you'd like to leave the money to we'll. Keep that on file.

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

[26 minutes 13 seconds][Agent] : Umm, it's also going to include a free wheel kit, uh, valued at \$30.00.

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

[26 minutes 18 seconds][Agent] : So if you haven't already, uh, you can use that to get your affairs in order.

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

[26 minutes 22 seconds][Agent] : It does come with step by step instructions, so it is designed so that you can do it yourself if need be. Now, because you've been fully approved, we do start covering you straight away for safety just in case, but we don't actually take any payments at this stage.

[26 minutes 33 seconds][Customer] : Mm, hmm, Yep.

[26 minutes 36 seconds][Agent] : What we do for now, just to get the ball rolling is just set up your preferred method of payment, but you can choose a start date in the future that works for you.

[26 minutes 44 seconds][Customer] : Mm, hmm.

[26 minutes 44 seconds][Agent] : However, of course, once you do review the policy, if there's anything you don't like or even if you just change your mind altogether, of course that's fine, you're not obligated to keep it. The policy does come with a full 30 day cooling off.

[26 minutes 57 seconds][Customer] : Yep.

[26 minutes 56 seconds][Agent] : As well now in this situation, so you do have the option of doing a joint policy or two single policies. So financially the price is exactly the same. But if you did a joint policy, then you would be the policy owner and only you could nominate beneficiaries. Where if I did 2 individual policies, you'd both receive your own working and you'd both be able to nominate your own beneficiaries. Would you rather do a joint policy or two individual policies? What would be easier for you?

[27 minutes 26 seconds][Customer] : Is it the same price?

[27 minutes 27 seconds][Agent] : Yeah, it's the same price whichever way you go.

[27 minutes 31 seconds][Customer] : So what? What was the quote for my individual one and Daniel's individual one?

[27 minutes 35 seconds][Agent] : Yeah, yeah, sure. Let me grab my calculator.

[27 minutes 39 seconds][Customer] : And does he have to go through all the health questions as well?

[27 minutes 42 seconds][Agent] : Yes, that's what I was just about to say. So I would have to speak to him to run through those health questions if he's available.

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

[27 minutes 49 seconds][Agent] : Yep. But I'll just give you quickly give you the price, so. All right, so for Daniel it was \$28.50 per fortnight. And for yourself, let's quickly add that up. So for yourself, it's \$19.62 per fortnight.

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

[28 minutes 19 seconds][Agent] : So whether you go separate or together, it's exactly \$48.12 per fortnight total.

[28 minutes 25 seconds][Customer] : And if we go together, what's the difference?

[28 minutes 28 seconds][Agent] : So the difference is there'll be one wheel kit sent out with the policy and only you would be able to nominate beneficiaries because then you would be the second insured.

[28 minutes 37 seconds][Customer] : Yep.

[28 minutes 37 seconds][Agent] : So essentially by default, you would be his beneficiary. And then you could nominate up to five people.

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

[28 minutes 43 seconds][Agent] : Whereas if you had two individual policies, you could both nominate 5 people individually. Like you could both choose five people each and you would both receive a wheel kit. In that case, it's up to you what you prefer.

[28 minutes 53 seconds][Customer] : Oh yeah, yeah, We might just do the individual ones.

[28 minutes 54 seconds][Agent] : Yeah, OK, No worries.

[28 minutes 58 seconds][Customer] : Yeah.

[28 minutes 58 seconds][Agent] : That's fine. Gotcha. OK, Yeah, fair enough.

[28 minutes 58 seconds][Customer] : So Cos we've got two children, so we would make them the

beneficiaries and yeah, yeah, OK. Yep.

[29 minutes 5 seconds][Agent] : No dramas. Let me just quickly update this. As I mentioned, the price is exactly the same whichever way you go.

[29 minutes 11 seconds][Customer] : Yep. Yep. Hmm. Mm.

[29 minutes 12 seconds][Agent] : While I've got you on the phone, I'll quickly get yours organised and I'll do the same for Daniel. Might be one SEC. It's going to quickly transfer all the information over to his profile so he's at the same address. Just to confirm. Would that be all right? Yep. Easy.

[29 minutes 17 seconds][Customer] : Yep, yes, Yep.

[29 minutes 25 seconds][Agent] : All right, let's quickly update that. All right, perfect. Now just locking your approval status 1 SEC.

[29 minutes 49 seconds][Customer] : Mm hmm.

[29 minutes 50 seconds][Agent] : So just to reconfirm, so for yours, it was \$19.62 per fortnight. You have been fully approved for that amount. Yeah, I'll just quickly confirm. So I'll just make sure before I generate the policy. I just want to make sure I've captured your details correctly. You have Elizabeth Rose Ball, date of birth, 10th of May 1990 and you are a female Australian resident. Is that all correct? So if it's no worries. So as I mentioned, we don't take any payments at this stage. We just so we can get the ball rolling. We just set up your preferred method of payment and you can select the payment date in the future that works for you. And of course, I can easily put Daniels on the same day as well. So they just both come out on the same day.

[30 minutes 12 seconds][Customer] : Yep, Yep, Yep.

[30 minutes 29 seconds][Agent] : Did you want to set that up using a bank account or a Visa or MasterCard?

[30 minutes 36 seconds][Customer] : Might do the bank account? Probably, yeah.

[30 minutes 41 seconds][Agent] : Sure, Yeah, we can note that down. No problem. Was yours a savings account or a cheque account? Sure, no worries.

[30 minutes 48 seconds][Customer] : I think it's check account, maybe my name.

[30 minutes 52 seconds][Agent] : Was that your name on the account or both your names Name.

Sure. And just need your BSP and account number please.

[31 minutes 3 seconds][Customer] : Yeah, I might hang on. Can you hold just one moment? Yeah.

[31 minutes 6 seconds][Agent] : Yeah, take your time. All good. None. None.

[33 minutes][Customer] : OK. Hi.

[32 minutes 57 seconds][Agent] : Hi, Hi.

[33 minutes 1 seconds][Customer] : Yeah, Thank you for holding.

[33 minutes 2 seconds][Agent] : Yeah, no problem.

[33 minutes 3 seconds][Customer] : Can we organise the payment after we've done all the questions?

[33 minutes 10 seconds][Agent] : A an e-mail or did you mean Daniel's questions? Oh, yeah, sure. Yeah, definitely. I can do that no problem.

[33 minutes 12 seconds][Customer] : Yeah, Yeah, yeah. OK.

[33 minutes 16 seconds][Agent] : Sure. Give me two seconds. I'll just jump out of this. I'll save that here. Ready to go. OK. So yeah, basically just have to run through the same details with Daniel. Sorry, it won't be one second. It's quickly jumping back into the other quote.

[33 minutes 29 seconds][Customer] : Can you hear your heart, that 177?

[34 minutes 16 seconds][Agent] : Alright, perfect. Yeah, Daniel's whoops.

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

[34 minutes 19 seconds][Agent] : Yeah, If Daniel's available, I'll run him through the same questions.

[34 minutes 21 seconds][Customer] : Oh, OK, I'll put him on.

[34 minutes 23 seconds][Agent] : And yeah, awesome.

[34 minutes 24 seconds][Customer] : OK, thank you.

[34 minutes 24 seconds][Agent] : Thanks very much. Cheers.

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

[34 minutes 28 seconds][Agent] : Oh, hi, Daniel. My name's Joel. I'm part of the life insurance team here at Real. How you going?

[34 minutes 33 seconds][Customer] : Yep. Yeah. Good. Thanks stuff.

[34 minutes 34 seconds][Agent] : Yeah, very well, thanks for asking. As you're aware, I've just been speaking with Elizabeth in regards to some quotes for life insurance for the two of you. So she's just asked me just to go through those details with yourself and see if we can get you approved as well.

[34 minutes 42 seconds][Customer] : Yep, Yep.

[34 minutes 48 seconds][Agent] : Once you're approved I'll organise, get all the documents sent out. You guys have a read through and review now. Just going to say our first time speaking. As I've said, all our calls are recorded. Any advice? Providers general in nature may not be suitable for your situation. Just make sure I have your details correct in front of me. Can you please confirm your name and date of birth?

[35 minutes 8 seconds][Customer] : Yep. Daniel James Patello, 4th of the 7th, 1989.

[35 minutes 10 seconds][Agent] : Yep, that's the one, thanks very much. And you are of course a male Australian residence correct?

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

[35 minutes 17 seconds][Agent] : Perfect, thanks very much. And have you had a cigarette in the last 12 months?

[35 minutes 21 seconds][Customer] : No.

[35 minutes 22 seconds][Agent] : Perfect, thank you for that. All right, I'll just have to quickly run through some details, Umm, and the quote that I went through with, with Elizabeth, just make sure it's all OK with you. Uh, then I'll quickly run you through those health questions so you can get you approved as well. Uh, yeah. If you have any questions along the way, please feel free to jump in and ask.

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

[35 minutes 40 seconds][Agent] : It's, uh, basically with the life insurance, it's very straightforward. So it is designed to provide that financial protection for your loved ones through a lump sum payment if you were to pass away. Essentially, you can choose an amount you'd like to be insured for. You can nominate up to five people as beneficiaries and then we'll pay that money directly to

them when the time comes. The application process is basically just a few health and lifestyle questions over the phone. And then that way if you are accepted and of course once you decide to commence the policy, you will be covered immediately for death due to any cause at all. The only thing not covered is just suicide in the 1st 13 months. There's also a terminally ill advanced payment included in the cover, which means that if you were diagnosed with 12 months or less to live by a medical practitioner, in that case, we would pay out your claim in full while you're living. Now for the life insurance, the cover ranges from \$100,000 up to a maximum of 1,000,000. We also offer total and permanent disability and serious illness cover. Just confirm, Elizabeth has asked for a quote for \$300,000 life insurance each, \$100,000 TPD each and \$100,000 serious illness each. Is that all OK with you so far? OK, no worries. Just to give you a quick explanation of what's covered under total and permanent disability. Umm, I'm sorry, just to confirm, at the moment you're working at least 20 hours per week. Yep, perfect. And Elizabeth advised me that you are a bricklayer, fully qualified. That'd be right.

[36 minutes 54 seconds][Customer] : Yep, yeah, Yep.

[37 minutes 13 seconds][Agent] : Yep, perfect. OK, so what's covered with total and permanent disability? This one pays a lump sum benefit in the event that you were to suffer the loss of limb or sight or if you are unable to work for a period of six consecutive months and you will not be able to return to work in any field in which you are experienced, educated or trained or if you were to suffer the loss of independent existence. Now there is an exclusion under this cover any intentional self-inflicted injury. Please also be aware that any payment made under the Total and Permanent Disability cover reduces the available life insurance benefit amount. If you also purchase serious illness cover, the serious illness benefit amount will also reduce when you have a successful TPD claim. So you can choose coverage starting from \$50,000 up to your chosen life insurance benefit amount. So just to confirm, umm for the 300,000 life insurance for yourself, it was \$13.53 a fortnight, \$100,000 TPD would be \$8.62 per fortnight. Now lastly, with the serious illness option, this one pays a lump sum benefit in the EV in the event that you were to suffer something like heart attack, cancer, stroke, or if you were to undergo heart bypass surgery as assessed against the definitions in

the PDS. So you can choose coverage anywhere from \$50,000 up to half of your chosen life insurance benefit amount. I do need to let you know that there is an exclusion for any insured events that become apparent before or during the first three months of the serious illness option commencing will not be covered. Please also be aware that any payment made under the serious illness cover reduces the available life insurance benefit amount. If you also purchase total and permanent disability cover, the TPD benefit amount will also reduce when you have a successful serious illness claim. So the serious illness for yourself \$100,000 cover was \$6.35 per fortnight. So for yourself, the total premium was \$28.50 per fortnight, and for the two of you together, the exact figure was a total of \$48.12 per fortnight. Umm, is that all OK with you so far?

[39 minutes 21 seconds][Customer] : Yeah, that's fine.

[39 minutes 22 seconds][Agent] : Perfect. Now just because they're optional extras, I just have to get your confirmation to add them onto the quote. Umm, are you happy for me to add the optional serious illness and TPD covers onto the quote at this stage?

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

[39 minutes 33 seconds][Agent] : Yep, perfect. Now, last thing I have to do just before I jump into the quotes, I just have to let you know that the premiums are stepped, which means they will generally increase each year as you age. In addition, this policy has automatic indexation, which means each year your sum insured will increase by 5% with associated increases in premiums. However, it is optional, so it's up to you. You can opt out of this automatic indexation each year if you wish, just to give you a quick indication of what the increases look like as an indication if you make no changes to the policy next year. If you accept the 5% increase, your amount insured well for life insurance, it'll rise to \$315,000 each. The TPD and serious illness will increase to \$105,000 each and the total fortnightly premium would be \$53.26. Or if you decline that \$0.05 indexation next year, the amount insured will stay the same as it is now. And as an indication, if you make no changes to the policy, your fortnightly premium next year would be \$50.72. You can also find information about our premium structure on our website as well. Just to confirm, is that all making sense for you so far?

[40 minutes 37 seconds][Customer] : Yeah, yeah, that's fine.

[40 minutes 46 seconds][Agent] : Perfect, no worries. I just have to quickly run you through those health and lifestyle questions. They're pretty much just yes or no questions. I just have to read a pre underwriting disclosure essentially explaining why we ask these questions. So to see please be aware all our 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. 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 misrepresentations. This means that you need to ensure that you understand each question I ask you and they provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us in any earlier discussions you have had. If you do not take reasonable care, you may breach your duty and if this happens, your insurer, you may be entitled to cancel your policy, decline a claim, or make adjustments to the terms and conditions of your policy. Just to confirm, do you understand and agree to your duty?

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

[42 minutes 3 seconds][Agent] : Perfect, thanks very much. OK, just one question I have to ask in regards to COVID-19. So it says, have you been hospitalized for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days?

[42 minutes 23 seconds][Customer] : Bye.

[42 minutes 23 seconds][Agent] : Perfect. Righty jumping into the questions, this one says, are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia, Yes or no?

[42 minutes 35 seconds][Customer] : Yes.

[42 minutes 36 seconds][Agent] : Next one's a bit long, which is does your work require you to go

undergrounds, 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?

[42 minutes 52 seconds][Customer] : No.

[42 minutes 53 seconds][Agent] : And the next section is in relation to your height and your weight. Please be aware that I'm 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 in any approximate figures, words, or height and weight ranges. What is your exact height please? Perfect, Thanks very much. And what is your exact weight please?

[43 minutes 12 seconds][Customer] : 177 centimetres 77.5 kilos.

[43 minutes 20 seconds][Agent] : Perfect, thanks very much. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months 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, for example, booked or will be booking travel within the next 12 months? And do you have existing life insurance policies with other life insurance companies with a combined total sum of short of more than \$5,000,000?

[43 minutes 28 seconds][Customer] : No, no, no, no.

[43 minutes 58 seconds][Agent] : And next, sections in relation to your medical history that says have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following #1 cancer, tumour, mole or cyst, including skin cancer, sunspots, Melanoma or leukemia? Yes or no? Have you ever had an abnormal PSA test or an enlarged prostate? Question #2 Any stroke, chest pain, palpitations, or heart conditions such as not limited to heart attack and angina or high blood pressure #3 High cholesterol, thyroid condition, or neurological symptoms such as dizziness or fainting #4 Diabetes, raised blood sugar, impaired glucose tolerance, or impaired fasting glucose #5 Hepatitis or any disorder of the liver, stomach, bowel, gallbladder, or pancreas.

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

[45 minutes 1 seconds][Agent] : Number six, epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease, or paralysis #7 Anxiety, depression, or stress requiring medical treatment or any other mental health disorder #8 Any illegal drug use, abuse of prescription medication, or receive medical advice or counseling for alcohol consumption.

[45 minutes 9 seconds][Customer] : No, no, not for 10 years. I haven't used drugs for 10 years.

[45 minutes 30 seconds][Agent] : OK, yeah, that'll be fine. As long as it's ten years or more, that won't be a problem. I'll just disclose it here. Just going to say illegal drugs, abuse of prescription medication, or receive treatment for drug addiction. For example, I methadone or Suboxone, so I'll disclose it here. Just going to ask, in the last 10 years, have you used any drugs, abuse medication or received treatment for drug addiction? That perfect? That's fine. And just to take it off the list, have you sought medical advice or counselling for your alcohol consumption within the past 10 years? Perfect.

[45 minutes 51 seconds][Customer] : No, no, Nope. Nope. Uh, Nope.

[46 minutes 2 seconds][Agent] : There's #9 Any disorder of the kidney or bladder #10 Blood disorder or disease #11 Asthma or other respiratory disorder, excluding childhood asthma #12 Back or neck pain or disorder.

[46 minutes 21 seconds][Customer] : Nope. Nope.

[46 minutes 22 seconds][Agent] : 13 Arthritis, Chronic pain, gout, Repetitive strain injury, chronic fatigue syndrome or fibromyalgia #14 Joint or muscle pain.

[46 minutes 37 seconds][Customer] : Nope. Nope.

[46 minutes 32 seconds][Agent] : Ligament injuries, including replacement or reconstructive surgery #15 Osteoporosis or osteopenia #16 Any defect of hearing or sight other than which is corrected by glasses or contact lenses.

[46 minutes 49 seconds][Customer] : Nope.

[46 minutes 49 seconds][Agent] : Perfect. And on the next page it 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 or

investigations such as not limited to any surgeries, X-rays, scans, blood tests, or biopsy?

[47 minutes 11 seconds][Customer] : I had an X-ray a couple of months ago.

[47 minutes 15 seconds][Agent] : OK.

[47 minutes 15 seconds][Customer] : Oh, probably about a month ago. Is it?

[47 minutes 20 seconds][Agent] : Oh, Yikes.

[47 minutes 17 seconds][Customer] : Yeah, I I had a broken rib, but it's all healed down.

[47 minutes 21 seconds][Agent] : OK, no dramas. That's painful. All right, Well, let me figure out where I disclosed that one. So I've got here broken bone due to injury with 100% recovery.

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

[47 minutes 31 seconds][Agent] : That'd be right. Easy. That's fine. That's not a problem. And and it just says other than what you have already told me about. Are you contemplating seeking medical advice or any symptoms you are currently experiencing within the next two weeks? And other than what you have already told me about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury? And to answer the last three questions, 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 abnormalities, Polyposis?

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

[48 minutes 14 seconds][Agent] : And to the best of your knowledge, have any of your immediate family, meaning father, mother, brother or sister, suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[48 minutes 28 seconds][Customer] : Yes, my mum had cell cancer.

[48 minutes 31 seconds][Agent] : Oh.

[48 minutes 31 seconds][Customer] : About what?

[48 minutes 31 seconds][Agent] : Oh, OK. Sorry to hear that. OK. Oh, awesome. OK, that's good.

[48 minutes 32 seconds][Customer] : About a year ago, but SH but she's she got it cut out straight away And and she's yeah, holy, but she is. I don't know exactly how old she is, but I think she's

about 5657.

[48 minutes 48 seconds][Agent] : Right. Yeah, W we should be the only one in your family that's suffered cancer. Yeah. OK, look, I'll, I'll be up front. It's not going to impact the application. I'll just note it down just to be safe.

[48 minutes 51 seconds][Customer] : Yeah, yeah, yeah.

[48 minutes 57 seconds][Agent] : I was just going to ask how many of your immediate family have suffered from cancer before 60s? That would be just the one. Yep.

[49 minutes 3 seconds][Customer] : Yeah, no one.

[49 minutes 5 seconds][Agent] : How many of your immediate family have suffered from heart condition and or stroke before 60s and how many of your immediate family have suffered from other hereditary disease before 60?

[49 minutes 17 seconds][Customer] : No one.

[49 minutes 18 seconds][Agent] : Perfect. Alrighty. And the last question reads, other than one off events like a gift certificate or a voucher, do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognised airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other the hazardous activity? Thanks. Thanks very much. Well, thank you for all those answers. Are you satisfied with the answers you provided? Awesome. No worries. Look, no surprises. Obviously you are also very healthy. So you have been fully approved and yeah, also no changes. Everything stayed exactly the same as what we spoke about, which is great.

[49 minutes 43 seconds][Customer] : Not Yep, Yep, Yep.

[50 minutes 1 seconds][Agent] : So that means, yeah, the total cost for the two of you has stayed at \$48.12 per fortnight. Now I'll just let you know the process as well. Just like I was telling Elizabeth, I'm sure she's already told you, but just for the record. So because you've been fully approved, what we do is we send you out all the documentation for you guys to have a read through and review. We do send out 2 copies. So you'll receive an e-mail copy which will come through in about 10 to 15 minutes. The hard copy should arrive in about two to five business days.

[50 minutes 32 seconds][Customer] : None.

[50 minutes 29 seconds][Agent] : Now in the hard copy, that one is going to contain the beneficiaries form. So whenever you're ready, the only thing we need you to do is just let us know who you like to leave the money to and then we'll keep that on file. It's also going to include a freewheel kit valued at \$30.00, so if you haven't already, you can use that to get your affairs in order. It does come with step by step instructions, so it is designed so they can do it yourself if need be. Now, yeah, so we do cover you straight away for safety just in case, but we don't actually take any payments at this stage. What we do for now just to get the ball rolling is just set up your preferred method of payment, but you can choose a start date in the future that works for you. However, once you do review the policy, if there's anything you don't like or even if you just change your mind altogether, of course that's fine. Now the policy does come with a full 30 day cooling off. As well now, just because I'm in Elizabeth's profile, I'll organize her one. So I basically just have to nominate her preferred method of payment, read her a declaration, umm, and then she'll be covered. And then I'll just have to speak to you again and do the same for yourself. Umm is she's still available at the moment?

[51 minutes 10 seconds][Customer] : Yeah, yeah, yeah.

[51 minutes 38 seconds][Agent] : Awesome. If you want to just pass her over, sure.

[51 minutes 39 seconds][Customer] : We think, we think you want to send that through the one bank account or that's it, but mine I'm guessing. Yep, apparently it's all coming out of my bank account. I've been told.

[51 minutes 52 seconds][Agent] : Oh, OK, yeah, easy. Fair enough. No dramas. Look at that case while I've got you here. I'll grab it off yourself.

[52 minutes 4 seconds][Customer] : Can I set it up for like bank the account number and BSB just just so it doesn't cancel every time I get a new card?

[52 minutes 9 seconds][Agent] : Yeah, yeah, definitely. That's fine. No problem. Alrighty. Just to confirm, do you have a savings account or a cheque account? Let me sure. And just for the record, that was your name on the account, correct?

[52 minutes 18 seconds][Customer] : Sorry, Yep.

[52 minutes 23 seconds][Agent] : Yep, no worries. OK, and just need your BS bank account number please.

[52 minutes 30 seconds][Customer] : So it's 633000. That's the best thing and just getting into it.

[52 minutes 33 seconds][Agent] : Yep, Yep, sure. Yep, Yep.

[52 minutes 39 seconds][Customer] : Account number is 119794196.

[52 minutes 47 seconds][Agent] : 196. No worries. OK. And as I mentioned, you can choose when you'd like the payments to start, so I'm happy to to work around your schedule. When would you like me to schedule the first payment?

[52 minutes 49 seconds][Customer] : Yep, it does not bother me, just whenever.

[53 minutes 1 seconds][Agent] : OK, All right. Look, I want to give you a chance to have a read through. How about if I push you back a week from today? Would that be all right?

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

[53 minutes 7 seconds][Agent] : Third of Jan, Easy. Push it back to then, just in case with the public Holidays Australia posters. So get slow in delivering it. Yeah, push back to the third of Jan. Now all I have to do. I'm sorry. Just to confirm for the record, so for Elizabeth's policy, hers was \$19.62 per fortnight for the records. You give authorisation to debit from your account for this policy. Yep, perfect. And I'll just quickly make sure because I confirmed it with her. I know you're obviously living at the same address, I just have to confirm. For the record, can you please confirm your address with the post code please?

[53 minutes 34 seconds][Customer] : Yep Yep. 19 Jeroboang Way, Kangaroo Flat 20555.

[53 minutes 48 seconds][Agent] : Yep, perfect, thanks very much. Alrighty, and if you don't mind, just hold on to those bank details. I'll just have to type it in a second time for yours. If I can just speak to Elizabeth for two minutes, I'll just read her declaration and then I'll get your 1 finalised as well. Cheers.

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

[54 minutes 8 seconds][Agent] : Hi, thanks so much for that. So yeah, no surprises. Just to let you know, Daniel was also fully approved and there were no changes.

[54 minutes 15 seconds][Customer] : Yeah.

[54 minutes 16 seconds][Agent] : So the quote I gave you, that is the final price. Now he's given me his bank details. So I just have to confirm with yourself. So he's chosen the first payment to come out on the 3rd of Jan, basically a week from today out of his account. Is that all OK with you? Yeah, perfect. Now I just wanted to quickly reclarify because I just read out one wrong bit of information when I was reading out about the total and permanent disability because I forgot you're on maternity leave. So the definition is slightly different.

[54 minutes 30 seconds][Customer] : Yep, Yep, Yep.

[54 minutes 43 seconds][Agent] : So for yourself, umm, total and permanent disability, the definition pays a lump sum benefit in the event that you suffer the loss of limb or sight. Or if you are unable to engage in normal domestic duties for a period of six consecutive months and you are unable to perform normal domestic duties or engage in any your occupation in which you are experienced, educated or trained or if you were to suffer the loss of independent existence. Uh, so that was the only part that was different. Uh, but I, is that all OK, Does that make sense for you?

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

[55 minutes 13 seconds][Agent] : Yeah, awesome. No worries. Alrighty. Well, all I have to do just to get yours finalized is read out a final declaration, umm, then ask your agreements with at the end. Then you'll be covered and I'll get that sent straight out. And then I'll just quickly do the same for Daniel as well.

[55 minutes 27 seconds][Customer] : Yes.

[55 minutes 27 seconds][Agent] : Now while I read this out, if there's any part of it you need me to clarify or if you have any questions, please feel free just to stop me and ask.

[55 minutes 34 seconds][Customer] : Hmm. Mm.

[55 minutes 34 seconds][Agent] : It just says here, sorry, it's just taking a moment to load. There we go. So it's just thank you, Elizabeth Roswell. Just a reminder, all our calls are recorded. 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 Life Re of Australasia Limited. We were referred to as Hanover. Hanover has an arrangement with Greenstone Financial Services tomorrow referred 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 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 time for.

[56 minutes 25 seconds][Customer] : None.

[56 minutes 24 seconds][Agent] : 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 that you have answered all of our questions in accordance with your duty, Yes or no?

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

[56 minutes 40 seconds][Agent] : Thanks very much. 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 granting this declaration, you can send 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 following. Elizabeth Roswell receives \$300,000 in the event of life insurance. Elizabeth Roswell receives \$100,000 in the event of TBD. Elizabeth Roswell receives is \$100,000 in the event of serious illness. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. By agreeing to this declaration you agreed 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 of cover is \$19.62 per fortnight. Your premium is a stepped premium which means it will be calculated related in 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 divested from your nominated bank account in the name of Daniel Patula which you authorise

to debit from and have provided to us. The policy documentation that PDS and FSG will be sent to you within 5 working days and if you have provided us 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 there may be 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 now. Just two questions and I'll get that sent straight out for you. So it says do you understand and agree with the declaration? I've just read you. Yes or no?

[59 minutes 5 seconds][Customer] : Yes.

[59 minutes 6 seconds][Agent] : Thanks very much. And before I send that out, 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? No worries. Let's make sure that goes through smoothly. And just to confirm the number that I'm speaking to you on now ending in 918, that's your contact phone number.

[59 minutes 17 seconds][Customer] : No, yes.

[59 minutes 27 seconds][Agent] : Perfect. No worries. All right, awesome. That one has all been completed for you. So you are now covered with real insurance as we speak. Now just quickly leaving a note that we use Daniel's bank account just so there's no confusion if he calls back to our customer support team, won't be a SEC. Awesome. Alrighty.

[1 hours 10 seconds][Customer] : No, no I don't. I do mine too.

[1 hours 12 seconds][Agent] : Too easy. Well, that one has all me completed for you. So yours is all finalised. Now all I have to do is pretty much just read out the same declaration to Daniel. Each one will be completed as well. Yeah. Is he still available to speak? Easy. Thanks very much.

[1 hours 26 seconds][Customer] : Yep, bye bye.

[1 hours 35 seconds][Agent] : Oh, hi, Daniel. Thanks so much for that. All right, so Elizabeth has all been completed. I'm just jumping into your profile just to do the same for yourself. Won't be a SEC OK, OK.

[1 hours 1 minutes 7 seconds][Customer] : None.

[1 hours 1 minutes 42 seconds][Agent] : Sorry mate, just looking in your approval status won't be a SEC.

[1 hours 1 minutes 45 seconds][Customer] : Yeah.

[1 hours 1 minutes 44 seconds][Agent] : All right, perfect. Now I'll just quickly update your contact information. I believe I'm speaking to you on Elizabeth's number. What was your best contact number? Please Yep Yep, 254. Thanks very much. Do you have a secondary number at all or just use the one easy? And what's your preferred e-mail address?

[1 hours 2 minutes 29 seconds][Customer] : 0474 523254 Nah just be long so it is all lowercase. Danielpatello94@gmail.com.

[1 hours 2 minutes 43 seconds][Agent] : Please Yep Yep yepgmail.com. Not a problem. No worries. So you'll receive an e-mail copy roughly in about 10 to 15 minutes. The hard copy should arrive in about two to five business days. Actually. Just let me quickly double check. Whoops. forgmail.com. Yep.

[1 hours 3 minutes 7 seconds][Customer] : Yep, Yep.

[1 hours 3 minutes 23 seconds][Agent] : So I'm just making sure I've got this resize danielpatuagmail#4@gmail.com Is that all? Yep, easy. All right, it won't be 1 moment. Yep, that's fine. OK, Yeah, perfect. So just to confirm, so your 300,000 live, 100,000 serious illness and 100,000 TPD was \$28.50. So the total amount debit is done from your account will be \$48.12 per fortnight. Just to confirm, did you want me to schedule them to both come out on the same day, the third of Jan? Yep. And I believe from memory it was a savings account, is that right? Yep, I just need the BSB and the account number please. Yep, Yep, Yep.

[1 hours 3 minutes 59 seconds][Customer] : Yep, Yep, Yep, 633000 and the account number is 119794196.

[1 hours 4 minutes 20 seconds][Agent] : No worries. Thank you for that. Right, Yeah. Just have to read out that final declaration, ask for your agreement to it at the end, then you'll be covered and I'll get that sent straight out. Now while I read this out, if there's any part of it you need me to clarify or if you have any questions, please feel free just to stop me and ask. This is you, thank you. Daniel Patula. Just a reminder, all our calls are recorded. It is important you understand the following information. I'll 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 Life RE of Australasia Limited and we were referred to as Hanover.

[1 hours 5 minutes 2 seconds][Customer] : None.

[1 hours 4 minutes 54 seconds][Agent] : Hanover has an arrangement with Greenstone Financial Services, more referred 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 assessing your application. That includes the information we initially collected from you to provide a quote and over has set a target market determination 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 that you have answered all of our questions in accordance with your duty, Yes or no?

[1 hours 5 minutes 33 seconds][Customer] : Yep.

[1 hours 5 minutes 33 seconds][Agent] : Thanks very much. 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 pays a lump sum benefit amount of the following. Daniel Patillo receives \$300,000 in the event of life insurance. Daniel Patillo receives \$100,000 in the event of serious illness. Daniel Patillo receives \$100,000 in the event of TPD. The benefit is not paid in the event of suicide in the 1st 13 months of the policy. By agreeing to this declaration you agree to any non standard exclusions. All loadings

placed on your policy and you understand they will remain in place for the life of the policy. You may request that any of these alternative terms to be reviewed at any time by calling us.

[1 hours 6 minutes 27 seconds][Customer] : None.

[1 hours 6 minutes 23 seconds][Agent] : Your premium for your first year of cover is \$28.50 per fortnight. Your premium is a STEPS premium which means it will be calculated in 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, so up to 65% to cover costs. Your premium will be debited from your nominated bank account in the name of Daniel Portillo, which you'll authorise to debit from and have provided to us. The policy documentation that PDS and FSG 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.

[1 hours 7 minutes 11 seconds][Customer] : None.

[1 hours 7 minutes 9 seconds][Agent] : 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 there may be other risks you should consider depending on your circumstances. Expenses. We have a complaints process which you can access at any time by contacting us. All details are available online and in the documentation we are sending you. OK, just two questions and I'll get that sent straight out for you. So it says do you understand and agree with the declaration? I've just read you yes or no?

[1 hours 7 minutes 52 seconds][Customer] : Yes.

[1 hours 7 minutes 53 seconds][Agent] : Thanks very much. And before I send that out, 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? No worries. Let's make sure that goes through smoothly. OK, Perfect. No

worries. All righty. Well, that one has all been completed for you. So you are also now covered with real insurance and you should be receiving that documentation shortly.

[1 hours 8 minutes 3 seconds][Customer] : No, no, I don't think so.

[1 hours 8 minutes 21 seconds][Agent] : Is there anything else I can do for you guys while I've got you here too Easy, No worries. But once you receive it, if you have any questions or if you need help with anything, please feel free to call us anytime. Otherwise, uh, thanks so much for your time you guys, stay safe and enjoy the rest of your day.

[1 hours 8 minutes 35 seconds][Customer] : Yeah, thank you very much, man.

[1 hours 8 minutes 36 seconds][Agent] : Alright, cheers mate, Have a good one. Bye.

[1 hours 8 minutes 37 seconds][Customer] : Alright, Yeah.