

[0 seconds][Customer] : Over \$1000. Yeah.

[2 seconds][Agent] : Welcome to Real Insurance. You're speaking with Ken. How can I help?

[6 seconds][Customer] : Good day mate. I'm just calling up. I've lost a when I have a quote for some in income protection insurance.

[12 seconds][Agent] : Yeah, no worries, I'll help with that. What I need to do first, though, I just need to get some basic details that would help me to go through some pricing.

[19 seconds][Customer] : Yep.

[19 seconds][Agent] : Any questions, let me know. Firstly, can I just get to confirm your name, first name and then last name?

[25 seconds][Customer] : Yep. Christopher James Gifford.

[27 seconds][Agent] : Yep.

[28 seconds][Customer] : I had insurance with you guys years and years ago, so I don't know if I'm still in your system or not.

[32 seconds][Agent] : Oh, I can check. Check. I can check for this. So Chris, Chris Difford. Yep. OK. And what's your date of birth?

[37 seconds][Customer] : Yep, 14th of the 10th 1987.

[42 seconds][Agent] : Yeah, thank you. Please, mate, calls are recorded. Any advice I provide is general nature and may not be suitable to your situation. Also confirming that you're a male and an Australian resident. Yep. Alright, thank you. And just making sure in case the line drops out, your best contact number, is it the mobile number that you're calling from?

[53 seconds][Customer] : Yep yes.

[1 minutes 3 seconds][Agent] : Yeah. Oh, good. Now that makes for doing all that. So you used to have income protection. So what's prompted you to re look into income protection?

[1 minutes 12 seconds][Customer] : I just haven't had it for a while.

[1 minutes 15 seconds][Agent] : Yeah. Yeah. Oh, nice. Yeah.

[1 minutes 15 seconds][Customer] : So I thought I formed a company and had work at comp yeah.

[1 minutes 22 seconds][Agent] : Yeah. Yeah. Oh, lovely. Mm hmm. Hmm. Mm.

[1 minutes 20 seconds][Customer] : And then now I've gone back to sole trading and so I just need to, I've been trading for the last 12 months without insurance and I just figured bad and you miss at work. And I just thought, you know, I need to get something like that in line.

[1 minutes 29 seconds][Agent] : Mm hmm, yeah, no, no worries. Fair enough. And you've had it before. So you know, or you know, a little bit of income protection, like you said, you know, an incident as unfortunately it sounds sometimes those things that kind of spark that interest. So. So it is a a monthly income benefit paid directly too.

[1 minutes 43 seconds][Customer] : Yeah, Yep.

[1 minutes 46 seconds][Agent] : If you're unable to work due to the savings injury and you suffer loss of income, it's not to help have your bills and living costs. If your salaries interrupted, you can apply if you work at least 15 hours per week, you're paid employment. We offer an income benefit up to 70% of your monthly pre tax income from a \$1000 up to a maximum of \$15,000.

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

[2 minutes 5 seconds][Agent] : So, so look, if somebody out of work because of a sickness or injury, I mean, how long do you think you can cover your expenses for?

[2 minutes 14 seconds][Customer] : At this stage, not long at all. It's been a, it's been a week to week at the moment.

[2 minutes 20 seconds][Agent] : Yeah, especially how expensive things are.

[2 minutes 20 seconds][Customer] : Yeah, Yeah.

[2 minutes 22 seconds][Agent] : And I can understand where you're coming from. So the reason I ask is we'll look into the waiting period a little bit later. There's two options. There's 30 days or 90 days, but we'll talk about that a little bit later.

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

[2 minutes 30 seconds][Agent] : And are there any expenses that you would prioritize covering if you were unable to work?

[2 minutes 35 seconds][Customer] : Just want the rent is the main one. I've got \$1000 a week rent coming out, so that'd be the main thing that I'd have to make sure I got there.

[2 minutes 37 seconds][Agent] : Yeah, yeah, not cheap.

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

[2 minutes 42 seconds][Agent] : And there's all the other things as well, like any other bills you got to pay for insurances and even food, groceries, you know, because even when that money's paid out to you, Chris, you can use that money any way you like pretty much. So it's easy to apply. We just ask you some health and last hour questions over the phone. So if you're approved and if so in what terms, we can offer cover and, and once in place it will cover you until it will cover you until your policy anniversary following 65th birthday. Keep in mind that there are some exclusions that applies outlined in the PE Yes. Also keeping one of that premiums for income protection are generally tax deductible, which can make it even more cost effective for you.

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

[3 minutes 19 seconds][Agent] : Do you have any questions for me? So far it all sounds pretty straightforward. Yeah. All right, all good. So we're gonna do a duty based assessment just to get to know you're a little more. So you're a sole trader. WH, WH what kind of work do you do?

[3 minutes 23 seconds][Customer] : No, it's all pretty straightforward carpentry work.

[3 minutes 33 seconds][Agent] : OK, fantastic.

[3 minutes 35 seconds][Customer] : They're just renovations and stuff like that.

[3 minutes 35 seconds][Agent] : So, mm hmm. All right. Nice.

[3 minutes 37 seconds][Customer] : Small scale renovations, Yeah, Yep.

[3 minutes 39 seconds][Agent] : So re residential type work, yeah, alright, fantastic. So, so before entering any of our questions it is important that you are aware of your duty to answer all that questions accurately and honestly. Failure to do so, it could impact your cover at clients time. Do you work 15 hours or more per week, yes or no? Yes. And is your role of an administrative, managerial professional nature? We spend the majority of your time indoors in our office or clinical environment. Yes or no?

[3 minutes 57 seconds][Customer] : Yes, yes, I'd be outdoors.

[4 minutes 9 seconds][Agent] : Yeah, no worries. And do you perform heavy physical duties, use

heavy machinery or drive a vehicle? Yes or no? Yes. No worries. That's right.

[4 minutes 16 seconds][Customer] : I drive a vehicle, I drive a Yeah, yeah, yeah, that's right.

[4 minutes 19 seconds][Agent] : Because you're trying to site to site, you know, it's just part of the nature of your work. So I put yes. And are you qualified? Skilled or semi skilled or hold the required licenses to inform your role?

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

[4 minutes 30 seconds][Agent] : Yes or no? Yeah. And do you work in any of the following fields? Aviation's a pilot or crew, entertainment or sporting industry, Air Force, Army, armed forces. Or do you handle explosives? Yes or no? And do you regularly work underground or underwater? Work at heights above 10 metres, work offshore Cara firearm or drive long haul? Yes or no. All right, all good. That completes the duties based assessment. Have you had a cigarette in the last 12 months? Yes or no? No. All right, thank you. Good to hear. And confirming your employment status. Are you currently employed or self-employed?

[4 minutes 42 seconds][Customer] : No N no, no self-employed.

[5 minutes 7 seconds][Agent] : So self-employed Pre tax income is your share of annual income earning the business before tax directly. Choose your own personal efforts. That's any business expenses and excluding super contributions. This is the amount that a business would otherwise cease earning in the event you are unable to work due to a disability. What is your annual pre tax income, Russell? OK, Yeah, that's right.

[5 minutes 28 seconds][Customer] : I haven't done my tax, but at the moment I sort of need about, I need about two grand a week to sort of live so and tha that's that's that's that's sort of after paying bills and stuff like that, I suppose.

[5 minutes 41 seconds][Agent] : Yeah, yeah, yeah. That's because we can have you.

[5 minutes 45 seconds][Customer] : Well, no, that's what it covers bills.

[5 minutes 47 seconds][Agent] : Yeah, we can have you. Yeah. So sorry. Yes. Mm hmm.

[5 minutes 48 seconds][Customer] : That was about my personal pre tax income, I suppose would be about 90 grand.

[5 minutes 56 seconds][Agent] : 90 grand.

[5 minutes 55 seconds][Customer] : I'd say that'd be at a minimum.

[5 minutes 57 seconds][Agent] : OK, so 90 grand annual pre tax.

[6 minutes 1 seconds][Customer] : Yeah, that'd be at a minimum.

[6 minutes 2 seconds][Agent] : Yeah, yeah. No worries. So well based on \$90,000, so, so \$90,000, so divide that by 12 months in a year. So that's seven and a half thousand. And also we can cover you like I said, 70% of your monthly pre tax income.

[6 minutes 17 seconds][Customer] : Yep.

[6 minutes 16 seconds][Agent] : So, so that means based on your dues and income, you can select the monthly benefit that from \$1000 up to the maximum monthly benefit of \$5250. So that's the range that is available. And within that range, what amount would you like me to quote on?

[6 minutes 33 seconds][Customer] : What was the high range? Sorry. Up to where?

[6 minutes 34 seconds][Agent] : Yep, the highest is \$5250.

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

[6 minutes 37 seconds][Agent] : You can do that. OK, yeah, take your time.

[6 minutes 38 seconds][Customer] : OK, I might have to help it then, because yeah, I reckon I'd probably would have earned more than that, but I'm just sort of calculating on what I would need.

[6 minutes 46 seconds][Agent] : Yeah, yeah, take your time. There's no rush. But if you just just double check that annual pre tax income, yeah, 'cause like I said, we can cover you up to 70% of your monthly pre tax income. So just have a real look at that again.

[6 minutes 56 seconds][Customer] : Yeah, Yep. It'd have to be if I said if I were to get 6 grand a week, that's after the Sen like the 70% payout is \$6000 a week, I could, I could manage to live with that.

[7 minutes 16 seconds][Agent] : OK.

[7 minutes 16 seconds][Customer] : So I'm not sure what that works out to be.

[7 minutes 17 seconds][Agent] : Yeah. So you said that with the pre tax income because we're going to go by that, but is it just do those calculations there, is it more than \$90,000 a year pre tax? OK,

what would it be? What would it be?

[7 minutes 28 seconds][Customer] : Yeah, it would be, well, I've, I've been putting over 10% away.

[7 minutes 34 seconds][Agent] : Oh, OK, alright.

[7 minutes 33 seconds][Customer] : So I've, I've got, I've, I've got, I've got, it'd be 150 grand I've earned in the last 12 months. I, I'm just trying to keep it down the minimum so I don't have to pay as much. I'm just trying to keep a base to what I actually need.

[7 minutes 40 seconds][Agent] : Oh, alright, OK, so alright, yeah yeah, no that's alright. Look, just I'll just want to read that. What we mean by pre tax income, self-employed. So it's your share of annual income earned in the business before tax directly to your own personal efforts unless any business expenses and excluding super contributions. So this is the amount that the business would otherwise cease earning in the event to be unable to work due to availability.

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

[8 minutes 7 seconds][Agent] : So, so I know you just mentioned 150, so so is that your actual pre tax income, annual pre tax income?

[8 minutes 19 seconds][Customer] : Yeah, it would be, yeah, it'd be over that.

[8 minutes 22 seconds][Agent] : Oh, OK.

[8 minutes 22 seconds][Customer] : But I know that I'm just off the top of my head, I know that I've earned over that in the last 12 months.

[8 minutes 26 seconds][Agent] : Oh, right, OK, right, right, OK, OK, sure. So from your efforts in the business, you've your annual pre tax income \$150,000.

[8 minutes 28 seconds][Customer] : Yeah, yeah, yeah.

[8 minutes 35 seconds][Agent] : Oh OK. Yeah, no worries. So we'll just recalculate that. So now based on your duties and income, you cancel it, the monthly benefit out from \$1000 up to a maximum monthly benefit out of \$8750. So, so based on that, what amount would you want me to quote on?

[8 minutes 50 seconds][Customer] : Yep, We just said seven and a half, \$1000 a month.

[8 minutes 57 seconds][Agent] : Yeah, sure. 7500. Also the waiting period is the non payment period

that you must wait before the income benefit is payable.

[8 minutes 59 seconds][Customer] : Yep, Yep.

[9 minutes 5 seconds][Agent] : After the short event. You can choose 30 days to 90 days. Please keep in mind the income benefit is paid monthly in arrears. Many. If you choose a 30 day waiting period, your first payment will be 60 days after your first eligible decline. Which waiting period would you like me to select?

[9 minutes 21 seconds][Customer] : I'd go with the 30 days. The sooner, sooner the better.

[9 minutes 23 seconds][Agent] : Yeah, thank you. Yes, yes, that's it.

[9 minutes 25 seconds][Customer] : Yep.

[9 minutes 25 seconds][Agent] : So with 30 days, Yeah, you just wait, you just wait less of a time compared to 90 days.

[9 minutes 31 seconds][Customer] : Yeah.

[9 minutes 30 seconds][Agent] : The benefit. Is the maximum amount of time that we will pay the income benefit for anyone injuries or illness. Now there are four options. There's six months, a year, two years or five years.

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

[9 minutes 42 seconds][Agent] : Which way, which benefit. Would you like me to select?

[9 minutes 48 seconds][Customer] : I'd like to say 2 years.

[9 minutes 50 seconds][Agent] : Yeah, that's fine. Now just with these things that we put in, Chris, we can adjust that later on, OK.

[9 minutes 51 seconds][Customer] : Yeah, right.

[9 minutes 55 seconds][Agent] : So once we get the price and all those kind of things, we can adjust it. Just let me know what you want to do.

[9 minutes 59 seconds][Customer] : Yep, Yep.

[9 minutes 59 seconds][Agent] : So the next step is to take you through the health and lifestyle questions as the price and in terms of cover is determined on the outcome of these questions, which I'll take you through now. So check on the final price, seeing if there's any term, extra terms that

could be added in that you need to know about and also to see if you're eligible for the cover. So I'll read you a prior disclosure that'll allow me to get those questions up. And I've just got your post code. What's your post code in 60 Zero. So NSW that queerbium.

[10 minutes 22 seconds][Customer] : 2620 Yep.

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

[10 minutes 26 seconds][Customer] : Yeah. Yep.

[10 minutes 27 seconds][Agent] : Alright, nice. Just put that in. And just also your premium is step too many. It will generally increase each as you age. You can also find information about premium structure on our website. But once we have that final price, Chris, I'll be able to bring up that premium injection.

[10 minutes 44 seconds][Customer] : Yep.

[10 minutes 42 seconds][Agent] : We'll have a look at what it might look like in the coming year. Also included a final expenses benefit. Now that pays \$10,000 in the fend that you pass away. You're going to help with final expenses. There is also a rehabilitation benefit as well. Would you like me to tell you a little bit more about this rehabilitation benefit?

[11 minutes][Customer] : Yep. Yep.

[11 minutes 1 seconds][Agent] : Yeah. OK. So this rehabilitation benefit, Chris, now this pays a reimbursement up to 50% of your monthly income benefit to a maximum of \$3000 to help with rehabilitation costs whilst claiming or we can reimburse up to six times your income benefit to a cost of equipment or modifications required to assist you return to work.

[11 minutes 22 seconds][Customer] : Right.

[11 minutes 22 seconds][Agent] : So let's get that in mind. It is something that you can look into or maybe even request at the time client. So keep that in mind.

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

[11 minutes 30 seconds][Agent] : OK, But I'll read this pre owner on disclosure and we'll just get you around to these questions. This great. Please be with me. 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 make sure our screener service providers for the purpose of admission your policy or handling claims. Our privacy policy tells you more, including how to access and correct information and lodge complaints about breaches of privacy. While proceeding. You understand the appliance purchase and income position policy and such of it due to take reasonable care. It's not making misrepresentations. This means that you need to ensure the understand each question I'll ask you and and you provide honest, accurate and complete answers. You need to answer each question in full. If you have provided some information to us, any early 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 duty yes or no?

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

[12 minutes 29 seconds][Agent] : Yes. Alright, thank you. First question is about COVID-19. Have you been hospitalised for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days? Yes or no?

[12 minutes 45 seconds][Customer] : No. No.

[12 minutes 45 seconds][Agent] : Thank you. Are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia?

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

[12 minutes 53 seconds][Agent] : Yes or no Thank you. Medical history Have you ever had symptoms of, been diagnosed with or treated for or tend to seek medical advice for any of the following? So this this part is just going to get me to read to a category and for each one you just answer yes or no.

[13 minutes 8 seconds][Customer] : Yep.

[13 minutes 8 seconds][Agent] : First one is stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina. Yes or no and lung disorder excluding asthma, sleep apnea or pneumonia. Yes or no cancer, leukaemia or Melanoma, excluding other skin cancer,

Yes or no. And hepatitis or any disorder for the liver. Yes or no.

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

[13 minutes 31 seconds][Agent] : And anxiety, depression or stress requiring medical treatment or any other mental health disorder? Yes or no. And this question is a little bit longer. Have you been diagnosed with a terminal illness, motor neuron disease, any form of dementia including Alzheimer's disease, or been told by a doctor that you have a condition that will reduce your life expectancy? Yes or no? And in the last 10 years have you used illegal drugs, abused prescription medication or received treatment or counselling for drug or alcohol consumption? Yes or no?

[13 minutes 37 seconds][Customer] : No, no, no.

[14 minutes 3 seconds][Agent] : Thank you Chris. The next session is in relation to your height and weight. Please be aware I am required to obtain a confident single figure measurement for reach in order to continue with the application. The system does not allow me to enter a box of figures, words or highlight ranges. What is your exact height? So how tall are you? Just one answer's all we need. Yep, thank you. What is your exact weight in kilograms, pounds or stones? Just one answer.

[14 minutes 20 seconds][Customer] : 178 centimetres, 110 kilos.

[14 minutes 30 seconds][Agent] : Yep. 110. Yep. Alright, thank you. Have you E experienced any unexplained weight loss more than 5 kilograms in the last 12 months? Yes or no?

[14 minutes 31 seconds][Customer] : Yep, no.

[14 minutes 41 seconds][Agent] : Alright, thank you. Do you, does your work require you to use explosives, travel to areas experiencing war, civil unrest, or work offshore?

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

[14 minutes 54 seconds][Agent] : Yes or no? And are you a employed or B self-employed? A or BD?

[14 minutes 59 seconds][Customer] : They.

[15 minutes][Agent] : Yep, self-employed. And follow up questions, do you own a business or are you a contractor? Business owner or contractor? Which one business owner or should we put it as contractor?

[15 minutes 6 seconds][Customer] : Yes, probably contractor.

[15 minutes 12 seconds][Agent] : Yeah, that's fine. And are you currently contracted or subcontracting? Yes or no?

[15 minutes 12 seconds][Customer] : Yeah, yes.

[15 minutes 18 seconds][Agent] : Yes. And do you expect your income to reduce in the next 12 months? Yes or no?

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

[15 minutes 23 seconds][Agent] : No. All good. And if you were to become disabled and unable to work, would your business continue to generate income for more than 60 days? Yes or no?

[15 minutes 33 seconds][Customer] : It's a hard one. It depends.

[15 minutes 36 seconds][Agent] : What do you think?

[15 minutes 37 seconds][Customer] : It depends on the injury, I suppose.

[15 minutes 40 seconds][Agent] : Yeah. Yes. No. Don't know.

[15 minutes 42 seconds][Customer] : Would I So repeat, repeat the question?

[15 minutes 44 seconds][Agent] : Yeah, yeah, sure. Look that that time if you want me to repeat or just want time to think about it, that's OK. So the question, if you were to become disabled and unable to work, would your business continue to generate income for more than 60 days?

[15 minutes 44 seconds][Customer] : Sorry, No, No.

[15 minutes 58 seconds][Agent] : No. Oh, OK.

[15 minutes 58 seconds][Customer] : If I'm unable to work, then no.

[16 minutes][Agent] : Yep. No, that's alright.

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

[16 minutes 1 seconds][Agent] : I'll just put a note. And do you have a second occupation that generates a taxable income? Yes or no and have you ever been cleared bankrupt or placing with serveship involuntary liquidation or under administration? Yes or no And to the best of your knowledge are you infected with are you in a high risk category for contracting HIV which causes AIDS? Yes or no Thank you. Travel. Do you have definite plans to travel or a site outside Australia IE booked? There will be booking travel within the next 12 months. Yes or no? No Fantastic. Do you

have existing income protection cover? Yes or no?

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

[16 minutes 42 seconds][Agent] : No, thank you, Chris. We, we go back to medical history. Have you ever had symptoms of been diagnosed with or Coed 4 all the time to seek medical advice for any of the following. So I'll just read to you each category and then just say yes or no for each one.

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

[17 minutes][Agent] : This one Diabetes raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Yes or no Chest pain, high cholesterol or high blood? High chest pain, high cholesterol or high blood pressure. Yes or no. Tumour Molar cyst, including skin cancer or sunspots. Yes or no. Have you ever had an abnormal PSA test or an enlarged prostate? Yes or no. Thank you. Thyroid condition or neurological symptoms such as dizziness or fainting. Yes or no.

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

[17 minutes 35 seconds][Agent] : And disorder, The stomach, Val, Gallbladder or pancreas. Yes or no and epilepsy, multiple sclerosis, muscular dysrophy, Parkinson's disease or paralysis. Yes or no. Thank you. And bladder or urinary tract disorder. Yes or no. No and kidney disorder. Yes or no. And blood disorder, disease, Yes or no.

[17 minutes 41 seconds][Customer] : No, no, no, no, no, no.

[18 minutes 3 seconds][Agent] : Fantastic. And the next category is sleep apnea or asthma, excluding childhood asthma, yes or no?

[18 minutes 10 seconds][Customer] : No.

[18 minutes 11 seconds][Agent] : No.

[18 minutes 13 seconds][Customer] : Oh, sorry.

[18 minutes 11 seconds][Agent] : And back or neck pain or disorder, yes or no.

[18 minutes 14 seconds][Customer] : Go back on that one.

[18 minutes 15 seconds][Agent] : Yeah.

[18 minutes 14 seconds][Customer] : I I do get a seasonal asthma.

[18 minutes 17 seconds][Agent] : OK. Yeah, that's right. We'll record it here.

[18 minutes 19 seconds][Customer] : Yeah.

[18 minutes 19 seconds][Agent] : So based on your response, please answer yes or no if the feature is fine. So I'd rather have to sleep apnea and asthma, but sleep apnea yes or no and asthma full yes. And there's some follow up questions about asthma. So Chris, have you required any treatment or used any medication for your asthma within the last two years, yes or no?

[18 minutes 25 seconds][Customer] : Oh, no, I have just the blue Ventolin there that I use when I need it.

[18 minutes 40 seconds][Agent] : Yep, Yep. This is in the last two years that you've used it.

[18 minutes 42 seconds][Customer] : Yeah, yes.

[18 minutes 45 seconds][Agent] : Yeah, that's all right. I'll put yes. And here's the next question. Do you only use inhalers, example Fenselin for camera etcetera? Yes or no? Yes, yes. And then just ask, do you require more than one total of inhaler? Yes or no? No, and that's the question are your season not how you are your symptoms seasonal or exercise induced daily yes or no? Yes, that's fine. So seasonal I thought yes. Well good, that's all I need to know. So back or back or neck panel disorder, yes or no and arthritis, chronic pain, gout, repeated strain injury, chronic fatigue syndrome or fibromyalgia yes or no. If you do you want a muscle pain, ligament injuries, including replacement or reconstructive surgery, yes or no?

[18 minutes 52 seconds][Customer] : Yes, no seasonal, No, no, I'm sore, sore a lot of the time just from the type of physical work I do. But nothing, nothing that's ongoing. It's just, you know, here and there. Yeah.

[19 minutes 34 seconds][Agent] : Is that is that Oh, OK, so just like it's just so it's just generally just just feeling a bit tight at the end of the day because of the physical nature of what you do OK, OK.

[19 minutes 45 seconds][Customer] : Yes.

[19 minutes 46 seconds][Agent] : Oh, OK. That's that's quite normal that that that's quite that's fine. But remember the overall question, have you ever had symptoms of being diagnosed with a treated forward to seek medical advice or anyhow the following. So joint or muscle pain ligament injuries, including replacement or reconstructive surgery, yes or no? No, that's fine. Osteoporosis or

osteopenia? Yes or no? No. Alright, fantastic. And any defect of hearing or sight on which is corrected by glasses or contact lenses. Yes or no.

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

[20 minutes 14 seconds][Agent] : Right. All good. So we'd have to last six questions other than what you've already told me about. In the past three years, have you sought medical advice or treatment by a medical practitioner specialist? Are you waiting results for any medical tests, investigations such as you're not limited to any surgeries, X-rays scans, blood tests or biopsy? Yes or no? No. Alright, thank you. That's good. No? OK, sorry about the wait. Other than what you're already told about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within next two weeks? Yes or no? Other than what you're already told about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury?

[20 minutes 34 seconds][Customer] : No, no, no.

[21 minutes][Agent] : Yes or no, right? Fantastic medical, Not medical history, family history. So when we refer to immediate fans, we are referring to mum, your mum, dad, brothers, sisters only. To the best of your knowledge, have any of your immediate family living on a cyst ever been diagnosed with polycystic kidney disease, Huntington's disease or familial and Nematus polyposis? Yes or no? Thank you. To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke either hurt your disease prior to age 60, yes or no? Alright, thank you. Hazardous pursuits. This is the last part the question other than one off events like this certificate vouchers to engage in or tend to engage in any of the following aviation other than as a fare packet passenger on a recognised airline, Motor racing, parachuting, mountaineering at sailing, scuba diving, definitely 40 metres, cave direct diving or any other hazardous activity, yes or no?

[21 minutes 24 seconds][Customer] : No, no, no.

[22 minutes][Agent] : Alright, thank you. That comes the out of those questions. I'll just check the outcome for you. So that's thinking I'll just run through the main points. So it's a monthly income benefit paid directly to you. If you're unable to work due to a disabling sickness injury and you suffer

loss of income, there is a rehabilitation benefit included. And keep in mind that principal income protection are generally tax deductible. So great news. Congratulations Chris, you have been approved for income protection and, and due to due to BMI, there has been a premium adjustment.

[22 minutes 44 seconds][Customer] : Yep.

[22 minutes 44 seconds][Agent] : Just check that for you. Yeah, so premium adjustment loading due to BMI. So we're taking all that on board.

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

[22 minutes 50 seconds][Agent] : So, so the price for a 7 and a half \$1000 monthly benefit amount, a 30 day waiting period and a two year benefit. The premium is \$153.31 a fortnight. How's that all sounding to you so far Chris?

[23 minutes 5 seconds][Customer] : Yeah, that sounds good.

[23 minutes 7 seconds][Agent] : Yep, all good. So and I'll just about that premium objection like I said I would. So all that premium objections are indicative only and assume that you do not make any amendments to cover as an indication Chris, if you make no changes of policy, your premium next year will be \$158.49 a fortnight. So just gives you a bit of an idea of how much they could go up by. A real reward is also touched. So following your first policy anniversary date, we'll refund 10% of the premiums that you paid in that time. 3 \$198.60 will be your refund on the reward.

[23 minutes 41 seconds][Customer] : OK.

[23 minutes 41 seconds][Agent] : So yeah, just get that in mind. It's like our last. Thanks again for covering you.

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

[23 minutes 45 seconds][Agent] : We'll give some money back to you and as you have been approved, Chris, I'll get you covered. I'll get all those documents posted to your Quibian address today.

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

[23 minutes 52 seconds][Agent] : So when you receive these documents, take your time, have a read through and if you have any questions, our contact details will on the documents. And this

policy also gives you a 30 day call up. Just in case you change your mind. You're not required to pay anything today, Chris. You select your preferred method of payment and select a a payment date as well, so you can actually push it out to date that you prefer. We could even launch a pay date if you like. Today is Wednesday, the 8th of January, but what day would you prefer for the first payment?

[24 minutes 20 seconds][Customer] : Can we do monthly payments or is it fortnightly only?

[24 minutes 22 seconds][Agent] : Oh yes, we can do monthly. Yeah, sure. So I should have asked earlier. Fortnightly, monthly or annually. OK.

[24 minutes 24 seconds][Customer] : Yeah, Cos Mon monthly would work better for me because sometimes I'm waiting to get paid for a job and in that fortnight I may not have any. In the next fortnight I'll have the money there.

[24 minutes 30 seconds][Agent] : Oh yeah, yeah, enough, fair enough. I'll make it Fortnite. Uh, not Fortnite, I'll make it monthly for you.

[24 minutes 34 seconds][Customer] : So Yep.

[24 minutes 38 seconds][Agent] : But let's say for example, Chris, umm, because we've got a dedicated customer support team. So if for any reason, if there's a, uh, if there's, let's say umm, there's a payment coming up and you feel you wouldn't have enough money in the account, that's fine. Give us a call, uh, talk to our support team and just, uh, try and company out with them. So just try and get that communication open if there's anything, uh, like that. Umm, so \$332.17 a month.

[24 minutes 52 seconds][Customer] : Yep, Yep, Yep. No worries.

[25 minutes 3 seconds][Agent] : OK.

[25 minutes 3 seconds][Customer] : So when will the first payment be coming out?

[25 minutes 6 seconds][Agent] : Oh, up to you. Could be this week, next week, the week after. Up to you.

[25 minutes 10 seconds][Customer] : Probably if we were to make it the end of next week.

[25 minutes 14 seconds][Agent] : Yeah, sure. You know, next week.

[25 minutes 18 seconds][Customer] : Yeah.

[25 minutes 16 seconds][Agent] : You mean like Friday or Friday?

[25 minutes 19 seconds][Customer] : Yep. Friday the end.

[25 minutes 18 seconds][Agent] : OK, 17th or January. Yeah. So if it's monthly, so 17th of January and then every month on the 17th after that, so 7th, 3rd, 17th of March and so forth, that's fine. I'll, I'll push it out to 7/8. And what's your address in QLD? Yep. OK, I've got it. Crestwood. OK, it's not Queenview, but Crestwood.

[25 minutes 21 seconds][Customer] : Yep, Yep, I am Unit 1 or Shop 1 of 35 Lorne Road, LORN Road in Crestwood.

[25 minutes 53 seconds][Agent] : Yeah, OK, I'll put in Crestwood for you. So it's still the same post code, isn't it? Yep. OK, there we go. Crestwood. So shot 135 LORN Lawn Road and that's the mailing address as well. Yeah, all good. Shot 135 Lawn Rd. Crestwood, NSW 2620. There'll be a hard copy of post schedule with the PDS and also the Financial Services Guide as well. Do you have an e-mail address? I'll send you a welcome e-mail.

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

[26 minutes 33 seconds][Agent] : See. Gifford Carpentry.

[26 minutes 29 seconds][Customer] : It's C Gifford Carpentry at Outlook.com.

[26 minutes 36 seconds][Agent] : Yeah, Yep. OK. OK. So C Gifford, so CGI doublefordcarpentry@outlook.com All good. I'm going to get a welcome e-mail sent. So you should get this in the next half hour. And this will include a soft copy of the policy schedule, and also the policy number will also be included in there as well.

[26 minutes 47 seconds][Customer] : Yep, Yep, Yep.

[27 minutes][Agent] : Your mobile number 0415606387 Yeah, awesome. So if there's anything we need to call you about, we'll just call you on that mobile and 1st debit log you says 17th of Jan, then every month on the 17th after that. How do you normally set up your direct debits? Would you like to use a card like Visa, MasterCard or just the regular business bank account number that you prefer? Yeah, alright, no worries.

[27 minutes 24 seconds][Customer] : Mastercard's alright, I can do it that way, that'll be easier for

me to get the details.

[27 minutes 28 seconds][Agent] : Yeah, just a holiday card because it's just something I need to read when it comes to cards. Yeah.

[27 minutes 33 seconds][Customer] : Yep, one second I'll just get my wallet.

[27 minutes 36 seconds][Agent] : Oh, that's alright. Just let me know once you've got the card so I can read what I need to read.

[27 minutes 41 seconds][Customer] : Yep. Oh yeah, I've got the card.

[27 minutes 59 seconds][Agent] : OK. For security purposes, Chris, while it's on your card details, the call recording will stop and we'll recommend after we have collected details. So I'll just stop the call recording.

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

[28 minutes 48 seconds][Agent] : Please be advised that call recording has now resumed for quality and monitoring purposes. So I've just restarted the call recording. So all I need to do now is reaching this declaration that you're covered. Now there'll be a few questions for you to answer with a yes or a no, and once that's done, you'll be covered. And if you'd like to write in your policy number, you can. If not, that's OK, Chris, that that policy number will come up on the e-mail that you'll be getting shortly, as well as the welcome documents. Chris, I'll just place you on hold for a moment just so I'll get this declaration up. Bye. Bye then.

[29 minutes 12 seconds][Customer] : Yep, Yep, Yep. No worries.

[29 minutes 47 seconds][Agent] : Thank you very much for your patience there, Chris. So just uploading that. So I'll just confirm all the details here. All correct. So this is what will be on the document. So it's Mr. Chris Gifford and date of birth, 14 October 87. You're a male and an Australian resident. That's all correct. Yep. OK. And it's shop, 135 Lawn Rd. Crestwood, NSW, 2620. That's your residential and mailing address and the e-mail is c.giffordcoventry@outlook.com.

[30 minutes 1 seconds][Customer] : Yep, Yep, Yep. Correct.

[30 minutes 11 seconds][Agent] : All right, thank you. Here's the declaration. This reads as the following. Thank you. Chris Gifford, It's important to understand the following information. I'll ask the

agreement to these terms at the end. And your policy will not be enforced unless you agree to these terms in full. Real income protection is issued by Hanover Lofry of Ochel Asia Ltd, who will refer to as Hanover.

[30 minutes 32 seconds][Customer] : Bye bye.

[30 minutes 29 seconds][Agent] : Hanover has an arrangement with Greensstone Financial Services, who I'll refer to as GFS trading as real insurance, to issue and arrange this insurance on its behalf. And that relies upon the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. And another has set a target market determination for each product, which describes how consumers this product is designed for. Our distribution practice are consistent with this termination and you can obtain a copy on our website. I need to remind you of the duty take reasonable care that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty, yes or no? Chris? Oh, OK. Uh, yeah. So I need to remind you that Judy take reasonable care that he agreed. So can you please confirm you have answered all of our questions in accordance with your duty, yes or no?

[31 minutes 6 seconds][Customer] : Yes, Yep, Yep. Yes.

[31 minutes 21 seconds][Agent] : All right, thank you. Uh, we may from time to time provide offers to you by the communication methods you provide to us in relation to other products and services by agreeance this declaration, you can send the last to contact you for this purpose until you opt out. You're not this at any time by contacting us. The accepted cover provides the following insurance cover for Chris Gifford, a monthly short amount of \$7500 with a one period of 30 days and a better period of 24 months. The monthly income benefit payable in the event of a client may be less than the monthly insured amount as your income benefit is limited to 70% of your average each monthly income of any 12 consecutive months during the two years before you suffered your saving signal injury. The income benefit can also be reduced if you receive other disability payments from other sources. There is a final expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in place. For Chris Gifford Income Protection benefit, a loading was applied

during the application process. But I agree to this declaration. You agree to any non stand exclusions or loadings placed in your policy and you understand and you understand they will remain in place. A lot of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on January 17, 2053, 12:00 AM. Your premium for your Associate of cover is \$332.17 per month. Your premium is a step premium, which means it will be calculated each policy anniversary and will generally increase each year. Included in your premium is that amount payable by Hanover to GFS of between 37% and 51% to cover cost. Your premium will be debited from your credit card which you're authorized to debit from and have provided to us. The policy documentation, PDS and FSG will be mailed to you if you have provide 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 that you need. If you have a 30 day cooling off. Where you may cancel your policy and everything you may have paid will be refunded in full. Unless you have lodged a client. There are risks associated with replacing policies as your new policy may not be identical to existing cover. We recommend that you do not cancel an existing policy and if you have received that, if you have policy in full. We have a compliance 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, yes or no? Yep. Thank you. 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?

[33 minutes 28 seconds][Customer] : Yes, no, that's all good.

[33 minutes 38 seconds][Agent] : All right, all right. Thank you. Oh, Chris, so you're covered as of today. You have first debit, like you said, 17th of January, then every month on the 17th. So welcome to REAL. Email's just been sent. Look out for that and we'll get this form back posted out. So you should get about two to five working days. Would you like to write down your policy number?

[33 minutes 58 seconds][Customer] : No, it should be right? If it comes in the e-mail, it's all good.

[34 minutes][Agent] : Oh yeah, yeah, that's fine. It's a nine digit number. It's only 722.

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

[34 minutes 3 seconds][Agent] : So like I was saying before, if you have any questions, anything you'd like to discuss, just call that policy number so we can get your details up.

[34 minutes 15 seconds][Customer] : Yep. No worries. What was your name again? Ken? Was it?

[34 minutes 12 seconds][Agent] : But other than that, all done, all set up for you, Ken. Yeah.

[34 minutes 19 seconds][Customer] : Yep, no worries. That all good.

[34 minutes 18 seconds][Agent] : K Ian, all good. Thanks. Good.

[34 minutes 21 seconds][Customer] : Thanks very much for your help with everything.

[34 minutes 23 seconds][Agent] : Thanks for your time.

[34 minutes 23 seconds][Customer] : Ken, you too. Cheers.

[34 minutes 25 seconds][Agent] : Enjoy the rest of your day. Bye now.

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