

[1 seconds][Agent] : Hi there.

[3 seconds][Customer] : Hi.

[2 seconds][Agent] : Mohammed, it's Andrew from Real Insurance.

[5 seconds][Customer] : Hi. How are you?

[4 seconds][Agent] : Just like last time. Yeah, good. Thanks, mate. Just like last time. Please note all our calls are recorded and any advice it provides general in nature, it may not be suitable for your situation. And can I please confirm your first name, last name and date of birth, please? Thank you. OK. And just your e-mail.

[18 seconds][Customer] : Mohammed Hassan 15/1/1998 Oh man hassan221@gmail.com.

[30 seconds][Agent] : Perfect. Thank you. Let's have a look and see what's going on here. OK, so it looks like you initially went through this. It's a bit quite expired. We'll see. We'll see if it's still expired or not. Bear with me, I'm sick.

[1 minutes 3 seconds][Customer] : Why it's expired? It's just it's like I'm not being like I'm 30 days.

[1 minutes 8 seconds][Agent] : Yeah no, no, of course. I think it was the first time and then you called in that expired and then from there, uh, we redid it, so it should be OK. Let me see why it hasn't, uh, why it's not working for you. Just checking down. I'm just reading the notes. So there's lots of notes in here in regards to this one, just because you've called in a few times. So one SEC OK.

[1 minutes 19 seconds][Customer] : Yeah, sure.

[1 minutes 49 seconds][Agent] : Yeah, I don't know if maybe because we, because usually when we do this we send the one price that you would like for pre activation from memory last time you wanted to. So maybe because we sent 2 it it cancelled out something. I'm not too sure. Umm, which one did you want to activate? The one new one? OK, we'll just do it over the phone then. Umm before I go into that, have any of your health or lifestyle details changed? Yes or no?

[2 minutes 6 seconds][Customer] : The one year 1, the last it is now if you'll take, you will ask the same questions again.

[2 minutes 21 seconds][Agent] : No, no, we'll just help you organise it over the phone.

[2 minutes 24 seconds][Customer] : Yeah, because if it is because I have to go, I have to leave. So it will be take time.

[2 minutes 29 seconds][Agent] : Yeah, no, of course, that's. I'm just asking if you had helped them ask details. Details have changed. So you know how we went through the questions. Have any of your answers to those questions changed? Perfect.

[2 minutes 28 seconds][Customer] : So yeah, no, no, no, nothing.

[2 minutes 40 seconds][Agent] : Perfect. OK. And for the address, you have Unit 2/10, Frederick St. Fawkner, Vic 3060. Is that correct?

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

[2 minutes 54 seconds][Agent] : OK, let's have a look and see. So we've got the \$2800 monthly benefit amount and you want to along with the one year benefit. And the 30 day waiting period, is that right?

[3 minutes 5 seconds][Customer] : Yep. Yes.

[3 minutes 6 seconds][Agent] : Yep. So that one's \$18.45 per fortnight. Is that the one they're referring to?

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

[3 minutes 13 seconds][Agent] : Thank you. OK. Yeah, I see it here. OK. And have any of your work duties changed or do you now work less than 15 hours or more per week, yes or no?

[3 minutes 31 seconds][Customer] : No.

[3 minutes 32 seconds][Agent] : Thank you. Alright, 2800 a month, the benefit of that was a 30 day waiting period of Monday benefit. OK, so with this one here, just a quick recap with the Pol. This is not going to those all those questions again, don't worry. This is to give you a quick recap with this policy. It's covering you if you're unable to work due to a disabling sickness or injury and you suffer a loss of income.

[3 minutes 50 seconds][Customer] : OK, Yep.

[3 minutes 56 seconds][Agent] : We offer an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000. And based on your income and duties, you're

allowed to select from 1000 up to \$2800, the monthly benefit amount and the benefit. Options of six months, one year, 2 years or five years. So we're looking at the \$2800 monthly benefit amount with the 30 day waiting period and a one year benefit. For \$18.45 per fortnight. And this can cover you into your policy anniversary following your 65th birthday.

[4 minutes 33 seconds][Customer] : What?

[4 minutes 28 seconds][Agent] : Just keep in mind that there are some exclusions that apply as outlined in the PDS and of course you do also get a rehabilitation benefit with this policy. So the rehabilitation benefit means that we can pay a reimbursement of up to 50% of your monthly income benefit to a maximum of \$3000 to help with rehabilitation cost loss claiming. Or we can reimburse up to six times your income, benefit towards cost of equipment or modifications required to assist your return to work. You will also get a final expenses benefit as well which pays \$10,000 in the event that you pass away under this policy to assist with funeral costs.

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

[5 minutes 5 seconds][Agent] : OK, A quick reminder, your premium is stepped, which means that it will generally increase each year as you age. So as an indication, if you make no changes to the policy, your premium next year will be \$18.31 per fortnight for the \$2800 monthly benefit amount with a 30 day waiting period and a one year benefit. OK. You can also find information about our premium structure on our website. And please be aware that all of our premium projections are indicative only and assume that you do not make any amendments to your cover. That's just an example for you there. I know you've probably already heard this last time anyway, but I just want to give you a quick recap now. Is that all it was all the information clear and understood now?

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

[5 minutes 48 seconds][Agent] : Yep. Do you have any questions for me before we finish up? Perfect. And then lastly, 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? Yes or no?

[5 minutes 51 seconds][Customer] : No no, no.

[6 minutes 5 seconds][Agent] : Thank you. Alright, so last part now is to organize the policy. Do you want this to come out from a BSB, an account number or a card? So the the direct Deb, when would you like the direct debit to be for the first payment?

[6 minutes 15 seconds][Customer] : Like the direct debit I I will pay for the like on the card.

[6 minutes 28 seconds][Agent] : Oh, OK. Oh, it looks like one SEC. Yeah, we can do a card. It looks like when the quote expired, it wasn't because of the questions expiring, it's because your BIR, you had a birthday today, so your price is based on a 27 year old now. So that means that the quote is \$18.43 a fortnight based on your age. OK. So I think it actually ends up being slightly cheaper. Actually it's two. It looks like it's two cents lower.

[6 minutes 42 seconds][Customer] : Yeah, Yep, yeah, yeah.

[7 minutes][Agent] : So \$18.43 a fortnight for the \$2800 monthly benefit amount with the 30 day waiting period and a one year benefit.

[7 minutes 10 seconds][Customer] : OK, done.

[7 minutes 8 seconds][Agent] : OK, yeah, perfect. There you go. Umm, so we'll do card as you mentioned. When do you want the first payment day to be?

[7 minutes 19 seconds][Customer] : Might be today or maybe tomorrow.

[7 minutes 21 seconds][Agent] : It's up to you. You can choose.

[7 minutes 22 seconds][Customer] : Tomorrow.

[7 minutes 23 seconds][Agent] : OK, I'll put it for the 16th and for this one here, before we collect card details, we'll just qu quickly pause the call recording and then we'll go and do that and then I'll unpause it and then we'll read you a declaration and we're all finished by the end of the call. Your cover will be in place, but no payment will come out until tomorrow.

[7 minutes 41 seconds][Customer] : Yeah, sure.

[7 minutes 40 seconds][Agent] : OK, and it'll come out before that on the Thursday thereafter for you. Are you happy with that? Yep. And just to confirm, are you happy to proceed and organise the cover today over the phone, Yes or no? Perfect. Alright, So for the card details, it it just says for security purposes while obtaining your card details, the call recording will stop and we'll

recommence after we have collected your details, OK?

[7 minutes 45 seconds][Customer] : Yep, yes, sure. The. The.

[9 minutes 46 seconds][Agent] : Then we're finished.

[9 minutes 48 seconds][Customer] : Done.

[9 minutes 47 seconds][Agent] : OK, so it reads. Please be advised that the call recording has now resumed for quality and monitoring purposes. The e-mail you'll receive will be going to umaidthadoublesan231@gmail.com. Is that correct?

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

[10 minutes 3 seconds][Agent] : Yep. And just before I read out the declaration, I just want to confirm the address is correct here on file. It looks like it's Unit 2/10, Frederick St. Fawkner, Vic 3060. Is that correct?

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

[10 minutes 16 seconds][Agent] : And that's for your home and postal address? Yep, perfect. And then the phone number 0452550375, is that correct?

[10 minutes 19 seconds][Customer] : Yeah, Yep.

[10 minutes 27 seconds][Agent] : Yeah, perfect. And again, just for compliance, can I please confirm that you are a male Australian resident? Yes or no? Just for the gender residency, can I confirm that you are a male Australian resident? Yes or no?

[10 minutes 32 seconds][Customer] : Sorry, I'm not assuming that again, but I have the reason to live here and work here.

[10 minutes 43 seconds][Agent] : Oh, that's right, Sorry that we did disclose that application in regards to the gender. Then can I just please confirm that you are a male and gender, yes or no?

[10 minutes 50 seconds][Customer] : Yes, yes.

[10 minutes 51 seconds][Agent] : Beautiful, thank you. Alright, so I'll read you out that declaration now and then we'll be all finished. The declaration takes a couple of minutes to read but that's all there is to it. So it reads Thank you Muhammad Hassan. It is important to 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.

[11 minutes 1 seconds][Customer] : Yep, Yep.

[11 minutes 12 seconds][Agent] : Real Income protection is issued by Hanover Live Free of Australasia Ltd whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I'll refer to as GFS trading as real Insurance, to issue and arrange this insurance on it's behalf. Hanover relies upon the information you have provided when assessing your That includes the information we initially collected from you to provide a quote. Hanover has set a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm you have answered all of that questions in accordance with your duty? Yes or no?

[11 minutes 57 seconds][Customer] : Yes.

[11 minutes 59 seconds][Agent] : Uh, we may from time to time provide office to you by the communication methods you have provided to us in relation to other products and services by agreeing to this declaration. Sorry, we may, we may from time to time provide office to you by the communication methods you have provided to us in relation to other products and services by agreeing to this declaration. You can S by agreeing to this declaration. You can set to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. The accepted cover provides the following insurance cover for Muhammad Hassan, a monthly insured amount of \$2800 with a waiting period of 30 days and a benefit period of 12 months. The monthly income benefit payable in the event of a claim may be less than the monthly insured amount as your income benefit is limited to 70% of your average monthly income over any 12 consecutive months during the two years before you suffered your disab, your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources. There is a final expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in place. In addition to the standard exclusions contained within the PDS, the

following exclusions applied the Muhammad Hassan Income Protection Benefit. It is hereby understood and agreed that cover will cease under this policy if the life insured ceases to reside in Australia. By agreeing to this declaration, you agree to any non standard exclusions or loadings placed on your policy and you understand that will remain in place for the life of the policy. You may request for any of these alternative. Sorry, you may request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on the January 16th, 2063 12:00 AM. You're premium for your first year October is \$18.43 per fortnight. Your premium is a step premium, which means it will be calculated at each policy anniversary and will generally increase each year. Included in your premium is an amount payable by Hanover to GFS of between 37% and 51% to cover costs. Your premium will be debited from your credit card, which you are authorized to debit from and have provided to us. The policy documentation, PDS and FSG will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaints process 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? Thank you. And last question, 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?

[14 minutes 46 seconds][Customer] : Yes, no, it's fine.

[14 minutes 57 seconds][Agent] : Thank you. So I'll accept that for you now, Mohammed.

[14 minutes 59 seconds][Customer] : So I have one question.

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

[15 minutes 1 seconds][Customer] : So the payment will be like deducted tomorrow.

[15 minutes 4 seconds][Agent] : So fir first payment is the 16th of the 1st which is tomorrow and then

it will come out automatically fortnightly thereafter as well. So it will come out automatically from the the banking details provided, the card details provided and then from the 16th it will come out fortnightly thereafter on the Thursday for you.

[15 minutes 3 seconds][Customer] : Yeah, automatically done no problem.

[15 minutes 22 seconds][Agent] : OK, Yep. Umm, that's it. So all done. Uh, that covers down in place, but your first payment as mentioned is in until tomorrow. Uh, the phone number we have on file for you is 0452550375. Is that all correct?

[15 minutes 36 seconds][Customer] : Yes.

[15 minutes 37 seconds][Agent] : Yeah, beautiful. Well, I appreciate your patience. I'm sorry that we weren't able to, you know, get it done through the e-mail, uh, earlier. Not too sure what happened as the pre activations were sent, but look at the end of the day, at least we've got it in place for you now and uh, that's what there is to it.

[15 minutes 54 seconds][Customer] : Oh, thank you.

[15 minutes 55 seconds][Agent] : No worries at all. Have a great day and thank you so much for your time and patience. Do you have any other questions for me before I let you go?

[16 minutes][Customer] : No, that's it.

[16 minutes 2 seconds][Agent] : No worries at all. Thanks again, Mohammed. Thank you. Have a great day.

[16 minutes 4 seconds][Customer] : Thank you. Bye. Bye.

[16 minutes 5 seconds][Agent] : Bye.