

[15 seconds][Agent] : Hello.

[15 seconds][Customer] : Hello. Hello.

[16 seconds][Agent] : Hi, Bryce. It's Sam calling from Australian Phoenix.

[20 seconds][Customer] : Oh, geez. That was quick.

[21 seconds][Agent] : Yeah, we just give. Yeah, of course. We're here to help you out today. We just got to inquire online for life insurance. I'm just here to take you through the life insurance product and also give you a quote today.

[33 seconds][Customer] : Excellent. Thanks.

[32 seconds][Agent] : I just need to confirm your full name and date of birth before I do proceed.

[37 seconds][Customer] : Yeah. Bryce William. Wait, 281062?

[41 seconds][Agent] : Thank you. Would you like me to add your middle name?

[45 seconds][Customer] : Oh, it doesn't really matter.

[43 seconds][Agent] : All right, no problem.

[47 seconds][Customer] : OK, what have I got on my other AUS Australian seniors policy? Oh no, it's just Bryce White on the other stuff, so that's OK.

[54 seconds][Agent] : All right, no problems. Please note all calls are recorded and advice to provide is general in nature and may not be suitable to your situation. Can I confirm that you're a male Australian resident? Thank you for that price. I just have a better understanding their price. Are you new to life insurance or do you currently have some cover and place?

[58 seconds][Customer] : Yep, yes, I'm pretty sure I've got very basic cover with superannuation.

[1 minutes 22 seconds][Agent] : OK, no problem. So, umm, I just want, I just want to let you know, uh, if you are replacing an existing policy, we recommend that you do not cancel that policy until your application has been approved and you have reviewed this policy.

[1 minutes 39 seconds][Customer] : Oh, yeah, that's fine. Yeah.

[1 minutes 35 seconds][Agent] : As your new policy may not be identical to your existing cover, you should also consi Yeah, you should also consider the benefits that may not apply or waiting periods that may start again.

[1 minutes 44 seconds][Customer] : Yep, that's all good.

[1 minutes 45 seconds][Agent] : Yep, and thank you again, umm price for putting through an inquiry with this umm. So what I'll do today is I'll explain the main features and benefits for life for life, for life insurance and then I will go through a quote with you.

[2 minutes 2 seconds][Customer] : OK.

[2 minutes 2 seconds][Agent] : Yep. So our sales life insurance is designed to provide financial protection for your loved ones to a lump sum payment if you would have passed away before. When the policy ends, you can choose cover between \$10,000 up to \$200,000 and normally up to five beneficiaries to receive their nominated benefit amount. And if that is due to an accident, your chosen benefits will triple. And we also include advance payment of 20% of the benefit amount to help with fuel costs or any other fine expenses at the time. It's easy to apply. We just ask you 8 yes or no questions relating to your health over the phone to see if you're approved. If you accept it and once you stop the policy, you will be covered immediately for that due to any cause except suicide in the 1st 13 months. In addition, there is a terminally in advance payment including the color if you were diagnosed with 24 months or less than this by a specialized medical practitioner, we can pay a benefit amount in full to help them out the cost to ensure you see the best care possible. So by do you have any questions for me so far in regards to the OK, that's fine. So what we can do now is go through the quote together. I do need to ask, have you had a cigarette in the last 12 months?

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

[3 minutes 27 seconds][Agent] : And keeping in mind the level of color ranges from \$10,000 and up to \$2000. And of course, we can look at different amounts until you find the right level of cover and by still the particular amount you want to look at first or Yep.

[3 minutes 43 seconds][Customer] : Oh I don't really need much, but I put 100 to start with and probably so maybe 60 or something like that.

[3 minutes 54 seconds][Agent] : So let me just open it up again. So would you like to look at the 100 level cover first? Give me a moment. Yep. So we do fortnightly monthly annual payment frequencies.

[4 minutes][Customer] : Yeah, Fortnite, please.

[4 minutes 16 seconds][Agent] : Do you have a preference for those fortnight? So price for the \$100,000 level cover, it'll be \$111.21 per format.

[4 minutes 31 seconds][Customer] : OK.

[4 minutes 33 seconds][Agent] : Would you like to look at any other levels of colors as well?

[4 minutes 36 seconds][Customer] : And just sixty. Yeah.

[4 minutes 38 seconds][Agent] : 60 So for the 60,000 level cover it will be \$66.73 per fortnight.

[4 minutes 39 seconds][Customer] : Yeah, OK.

[4 minutes 52 seconds][Agent] : Any other ones?

[5 minutes 1 seconds][Customer] : No, no, that's well it's a top up that I have that I want to get funeral insurance as well with you guys.

[5 minutes 12 seconds][Agent] : Yes, so Austria insurance do provide funeral insurance as a separate cover as well.

[5 minutes 7 seconds][Customer] : So do you do that now as well or I don't really separate thing? Yep.

[5 minutes 18 seconds][Agent] : Yeah as well. So I just want to also like reiterate this spot. So with our Sears life insurance, we do like so I'll just repeat this part. So if, if that is due to exit, your attention benefit will triple. And we also include advance payment of 20% of the benefit amount to help the funeral costs or any other fun expenses at the time as well.

[5 minutes 40 seconds][Customer] : Oh, OK. Yep. That's G That's six.

[5 minutes 41 seconds][Agent] : But you can also take out, uh, funeral cover as well separately.

[5 minutes 43 seconds][Customer] : Well, no, one of nothing. Just this will do probably all. Yeah.

[5 minutes 52 seconds][Agent] : So are you happy with the?

[5 minutes 51 seconds][Customer] : OK, so 66 or 111? Yep.

[5 minutes 53 seconds][Agent] : Are you happy with the 60,001?

[5 minutes 59 seconds][Customer] : Oh yeah. I'm just getting some quotes, so could you send me that in an e-mail?

[6 minutes 5 seconds][Agent] : Yeah, of course. Umm, Bryce, umm, before I do, umm, do that, I'll just let you know as well with this one, your premium, this step, which means it will increase each year. So as an indication, if you make no changes to the policy, your premium next year will be \$31.40 per fortnight.

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

[6 minutes 27 seconds][Agent] : Yep. And of course, you can also find information about premium structure on our website as well. And we can also, what we can also do today is also go through the help questions to see if you are eligible for the cover or not.

[6 minutes 35 seconds][Customer] : OK, sure. That's probably a good thing.

[6 minutes 49 seconds][Agent] : Yeah.

[6 minutes 49 seconds][Customer] : Yep.

[6 minutes 49 seconds][Agent] : All right, let's go through questions. Give me a moment. All right, so let me just enter in your home address starting from your post code 4740. And what's the number for that one?

[7 minutes 8 seconds][Customer] : 4740 last three beach G for G for golf.

[7 minutes 25 seconds][Agent] : Is that starting with the B or G?

[7 minutes 29 seconds][Customer] : So it's glass as in the the stuff you know, last three beach.

[7 minutes 38 seconds][Agent] : Yep. Yeah, I just found it. Found it. Yep, Umm and Yep. Your home address. Umm, home number and street name. Yep. For the poolside.

[7 minutes 46 seconds][Customer] : #2 Hillside Drive Hillside.

[7 minutes 59 seconds][Agent] : Oh, sorry.

[7 minutes 59 seconds][Customer] : HI Double L That's OK.

[8 minutes 2 seconds][Agent] : Hillside Dr. Yeah. So 2 Hillside Dr. St. Beach. Is that the same as your postal address? This is just so that we can send you a hard copy later on.

[8 minutes 2 seconds][Customer] : I'm on a mobile phone, so yeah, Yep, yes, no worries. I've just fixed up on my car insurance with you guys so.

[8 minutes 26 seconds][Agent] : Right, so before I go through the health questions, I do need to go

through the pre underwriting disclosure with you. At the end of the pre underwriting disclosure, there will be a yes or no question. So it reads. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this potential and may share with other Australian service providers for the purpose of administering your policy or handling claims.

[8 minutes 57 seconds][Customer] : Hello.

[8 minutes 57 seconds][Agent] : Our privacy policy tells you more, including how to access and correct information and lodge complaints about breaches of privacy. But proceeding you understand that you're applying to purchase a life insurance policy and as such, you have a duty to take reasonable care to not make any missed or presentations. This means that you need to ensure that you understand each question I asked 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 in any early discussions you've had. If you do not take visible care, you may reach 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 branch. Do you understand and reach your duty?

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

[9 minutes 46 seconds][Agent] : Thank you. So the first question asked, have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Next question, in the last five years have you been admitted to hospital as an inpatient because of a heart attack, heart failure or stroke? In the last five years have you been have you been admitted to hospital as an inpatient because of a lung disease other than for asthma or pneumonia as only conditions?

[9 minutes 58 seconds][Customer] : No, no, no.

[10 minutes 24 seconds][Agent] : In the last five years have you been have you been diagnosed with or three to four any of the following cancers, Lung cancer, cancer of the cancer of the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that has spread to

other organs? Or are you currently or soon to be treated with chemotherapy? Do you have a real kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future? Sorry umm the advice. It's a clear yes or no for that one. No. Do you have a liver condition that require a transplant in the future? Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neuron disease or any form of dementia, including as I miss disease?

[10 minutes 46 seconds][Customer] : No, no, no, no, no.

[11 minutes 29 seconds][Agent] : In the last five years? Have you attempted suicide or been hospitalized for a mental health condition?

[11 minutes 36 seconds][Customer] : No.

[11 minutes 38 seconds][Agent] : Are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations, or been diagnosed as having 12 months or less to live?

[11 minutes 54 seconds][Customer] : Well, no.

[11 minutes 56 seconds][Agent] : I'll put this for you there. Plus just give me a moment while you see if you're accepted or not. But you answered everything pretty well. You're pretty healthy there. Plus. Yep.

[12 minutes 5 seconds][Customer] : Yeah, not bad for 61 walk every day.

[12 minutes 10 seconds][Agent] : Oh, is that your secret? I should do that more. Oh, congratulations.

[12 minutes 16 seconds][Customer] : There is another one, but I can't tell you. Yeah, there's more secrets, but the secrets.

[12 minutes 22 seconds][Agent] : OK, I understand, but yeah, conversations are bunch. Your application has been approved with us today. So what I can do for you today? Bryce, since you have have been approved, I can get you really covered over the phone today and I will send you all the policy documents to review. So this policy actually gives you a 30 day cooling off. So if you decide this policy is all suitable for you and cancel within the 30 days, then you'll receive a full refund or premium unless the claim has been made. So what we do now is enter your DSP account

number. You're not required to make any payments today. We. Yeah. So you can choose a payment date of your choice, whatever is most suitable for you. And yeah, are you happy to continue your advice?

[13 minutes 6 seconds][Customer] : I was just, like I said, yeah, at the start, Sam. I was just going to get quotes to start with for today and then I'll probably make a choice on Monday, see how I go, if that's OK.

[13 minutes 15 seconds][Agent] : OK, and that's fine, but it's up to you of course. Umm, so another thing I could do for you as well by since you have been approved, umm, as your cover has been fully approved, uh, one way to do is e-mail you your policy schedule for the \$60,000 level of cover. Is that are you happy with the \$60,000 level of cover?

[13 minutes 19 seconds][Customer] : Yep, I think so. Yeah, that's enough, I think.

[13 minutes 35 seconds][Agent] : Yep. So I can send you the full schedule for the \$50,000 of cover. Umm, that is spending activation. So you will also receive the help application questions and you'll responses as well. And you can go into this e-mail and review what we have discussed today. And when you're ready, you can activate the policy by clicking the buy now button. But otherwise, I can give you a call back on Monday.

[13 minutes 58 seconds][Customer] : That would be great. That would be great Morning.

[14 minutes 2 seconds][Agent] : Uh, what's most suitable to call you back on Monday there right in the morning? Is that particular time?

[14 minutes 11 seconds][Customer] : You're in Sydney, aren't you? So we're now behind you because we're got no idea.

[14 minutes 13 seconds][Agent] : Yeah, umm, yeah, I can. So I will be available. I'm pretty sure I'll be in the office. Umm, let me just check my schedule and give you a call in the morning. I should be there.

[14 minutes 22 seconds][Customer] : So your time about 11 Yep, Yep. Anytime in the morning. It's suits you. Doesn't really worry me. I'm so still really tired now so.

[14 minutes 33 seconds][Agent] : Let me check my schedule so I can yes, I'll be in the morning like

9:00 AM to 5:00 so I can give you a call.

[14 minutes 53 seconds][Customer] : So your time 9. So if you make it your time 10, it will be my time nine. OK. That's great.

[14 minutes 55 seconds][Agent] : Yeah, my time 9, but yeah, I can give you a call back at 10 your time and yeah, then we'll speak soon then.

[15 minutes 7 seconds][Customer] : OK. Thank you very much for your time.

[15 minutes 7 seconds][Agent] : Have a good have a great weekend. Bye. Yep.

[15 minutes 9 seconds][Customer] : Thanks you. Thanks.

[15 minutes 10 seconds][Agent] : Yeah. Thanks.

[15 minutes 10 seconds][Customer] : Thank you. Too hot. Yeah.

[15 minutes 12 seconds][Agent] : Yeah, hopefully not too hot, but yeah, have a good day. Bye.

[15 minutes 16 seconds][Customer] : No worries.

[15 minutes 17 seconds][Agent] : Bye. Bye.

[15 minutes 17 seconds][Customer] : OK. Thank you. Bye.