

[2 seconds][Customer] : Hello.

[3 seconds][Agent] : Hi there, Wayne, it's Adam calling from the Australian Seniors. I'm giving you a call to follow up with a life insurance inquiry you put through a couple of weeks ago, just so I can go into that in more detail. Wayne, I'm happy to go for that and answer any questions you may have. I'm just following up with the inquiry in general just so I can go into that. Wayne, I might have to confirm your full name and date of birth, please, just as a part of our ID check.

[24 seconds][Customer] : Yeah, sure.

[27 seconds][Agent] : Awesome. Thanks for that, Wayne. And also just quickly to let you know our calls are recorded and any advice I provide is general in nature and may not be suitable to your situation. But Wayne, yeah, I just want to follow up with that life insurance inquiry that was on, you know, a couple of weeks ago. It was for \$100,000 of cover and the fortnightly premium. Yeah. OK.

[24 seconds][Customer] : Wayne Michael Nolan 15th 3rd 1946 yeah, I just put AI just put a nominal amount in that to see what what it was all about.

[49 seconds][Agent] : Mm, hmm.

[49 seconds][Customer] : But I wouldn't require that amount to cover.

[52 seconds][Agent] : And noise at all? Yeah.

[51 seconds][Customer] : But look, I I can't take your call right now. I'm in the middle of something.

[56 seconds][Agent] : Mm hmm.

[56 seconds][Customer] : But can you resend me that e-mail that that I first got?

[1 minutes 2 seconds][Agent] : OK, sure. So that was for \$100,000 of cover and that was they came to A4 nightly premium of \$351.30. Did you just Yep. Oh, that that's 4 nightly for for fortnight.

[1 minutes 1 seconds][Customer] : And is that per week, per month, per year, fortnightly?

[1 minutes 15 seconds][Agent] : So what I can do for you Wayne? I'll just quickly ask you again, I'm sure you asked this last time, but have you had a cigarette in the last 12 months? No. OK, just for you as a nonsmoker. And so you mentioned, uh, for the \$100,000. That was just something you put in.

[1 minutes 16 seconds][Customer] : OK, No, Yeah, yeah.

[1 minutes 31 seconds][Agent] : It is between it is between between \$10,000 up to \$200,000 of cover.

[1 minutes 35 seconds][Customer] : Well, send, send me something for \$20,000.

[1 minutes 36 seconds][Agent] : Did you 20,000? Yeah, sure.

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

[1 minutes 39 seconds][Agent] : No worries at all.

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

[1 minutes 40 seconds][Agent] : Yeah.

[1 minutes 46 seconds][Customer] : A fortnight.

[1 minutes 41 seconds][Agent] : So the 20,000 does come to uh, \$70.00 and 26, uh, sorry, 70 dollars, \$70.26 a fortnights.

[1 minutes 47 seconds][Customer] : A fortnight, Yeah. OK.

[1 minutes 49 seconds][Agent] : OK, that's all the 20,000 Umm, I just wanted to get your thoughts on that so far.

[1 minutes 55 seconds][Customer] : Well, yeah, possibly. Possibly. Yeah.

[1 minutes 53 seconds][Agent] : Wayne, is that something that does suit your budget or umm, OK, no, that's at all. Umm, just the next step would be to, you know, go through the questions to see if you are approved for the color. Wayne. Uh, did you have some time to go through the, through the, uh, through the questions?

[2 minutes 6 seconds][Customer] : If it's brief, Yes.

[2 minutes 6 seconds][Agent] : Uh, I'll try to make it as quick as possible for you. Umm, I'll just have to get your, uh, address to start off with you starting off with your post code.

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

[2 minutes 20 seconds][Agent] : Yep. And is that, is that Chevron Island?

[2 minutes 18 seconds][Customer] : 4217 Chevron Island Yes.

[2 minutes 26 seconds][Agent] : Yep. And what was the street address?

[2 minutes 28 seconds][Customer] : 11 Tarakula Crescent MMM.

[2 minutes 31 seconds][Agent] : Awesome. OK, that's the one. And so I just have a pre and lighting disclosure here to read that one. It's just a friendly reminder to be truthful during the questions.

[2 minutes 41 seconds][Customer] : Sure. Yeah.

[2 minutes 39 seconds][Agent] : What I'll do is I'll read this out quickly and then I'll just ask if you agree at the end.

[2 minutes 44 seconds][Customer] : Hmm. Mm.

[2 minutes 44 seconds][Agent] : So Stacy, please be aware all calls are recorded for quality and monitoring purposes.

[2 minutes 48 seconds][Customer] : Mm. Hmm.

[2 minutes 48 seconds][Agent] : We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it with other Australian service providers for the purpose of administering your policy or handling claims.

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

[2 minutes 58 seconds][Agent] : A privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase a 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 in any earlier discussions you have had. Uh, 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 the claim, or make adjustments to the terms and conditions of your policy. Now, Wayne, do you understand and agree to your duty?

[3 minutes 34 seconds][Customer] : Sure, yes.

[3 minutes 37 seconds][Agent] : Thank you. Now the first question I have here is, uh, in regards to, uh, COVID-19, umm, it says here, have you been, uh, hospitalized with COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days?

[3 minutes 50 seconds][Customer] : I've never had it.

[3 minutes 53 seconds][Agent] : Next one.

[3 minutes 53 seconds][Customer] : I've never had it.

[3 minutes 54 seconds][Agent] : No, no, OK, no worries.

[3 minutes 55 seconds][Customer] : It's a no.

[3 minutes 55 seconds][Agent] : So I'll just put, yeah, just put a note for that one. No worries. And the next question, in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke? And in the last five years, have you been admitted to hospital as an inpatient because of a lung disease other than for asthma or pneumonia as the only conditions? In the last five years, have you been diagnosed with or treated for any of the following cancers, lung cancer, 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 assumed to be treated with chemotherapy? Do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advice would be required in the future? Do you have a liver condition that will require a transplant in the future?

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

[4 minutes 48 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for? Or has a doctor advised you to be tested for murder, neuron disease or any form of dementia including Alzheimer's disease? And in the last five years, have you attempted suicide or been hospitalized for a mental health condition? And last question, 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 lose?

[4 minutes 57 seconds][Customer] : No, no, no, no, no, no. No.

[5 minutes 16 seconds][Agent] : Yeah, I do. I just because it looks like you've gone through the questions before. Wait, so I do have to ask. It seems like you're speaking with my colleague. Maybe the last time you spoke.

[5 minutes 28 seconds][Customer] : Oh, is it me? Yeah. OK, now I missed a call. Yeah. Yep, Yep.

[5 minutes 31 seconds][Agent] : Yeah, OK. Umm, yes. It's come through. It's come through to me.

[5 minutes 42 seconds][Customer] : To what?

[5 minutes 35 seconds][Agent] : Just to follow up with you for it, it looks like here last time you went through the questions you've answered yes for this answer, the last question. So are you experiencing any unexpensed 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 less to live? Umm, Yep.

[5 minutes 48 seconds][Customer] : Oh, oh, yeah, yeah, I was, I, I did, yeah. Just a second.

[5 minutes 57 seconds][Agent] : Hmm.

[5 minutes 55 seconds][Customer] : I'm just trying to remember what it was because something very minor it was, it was ultrasound or an MRI, something like that. I have a pain in between my knee and my calf muscle that I mean, that's a nothing.

[6 minutes 7 seconds][Agent] : OK, yeah, uh huh.

[6 minutes 11 seconds][Customer] : And it's since been, I spoke to my GP only yesterday and she said look, there's nothing there to worry about.

[6 minutes 19 seconds][Agent] : OK, so no results. So you went to the GP and, umm is yeah, you've already got the results and you said there's nothing to worry about. OK.

[6 minutes 17 seconds][Customer] : Why yes, there's nothing. No.

[6 minutes 26 seconds][Agent] : Yeah. Noise at all. Yeah. It's just because these questions are very specific. So I mean, if there is, if there is anything, Yeah. No noise at all.

[6 minutes 30 seconds][Customer] : Well, I was being very honest, so I was being very honest. Yeah.

[6 minutes 34 seconds][Agent] : Yeah. No, that's good. That's good to hear. Umm, it's yeah, it's just because it is very specific.

[6 minutes 41 seconds][Customer] : Yeah. Yeah.

[6 minutes 37 seconds][Agent] : We do have to uh, answer, umm, yeah, because it does ask are you kind of undergoing a waiting for the results of any health related tests? Uh, so that's why you

should probably put yes for that. Umm, so just to confirm you've, you've entered the GP, you got the results, you've been diagnosed. They haven't diagnosed with anything.

[6 minutes 54 seconds][Customer] : No.

[6 minutes 53 seconds][Agent] : You just said, umm, it's all good.

[6 minutes 55 seconds][Customer] : Yep. Exactly.

[6 minutes 55 seconds][Agent] : O OK, when, uh, in that case, what I'll do is just before, uh, putting no for that one, I'll PO pop you on a quick hold. Just quickly confirm with my supervisor. Umm, see if that's, that's all good. OK, I won't be long at all. OK, sorry when you saw that. Hello.