

[1 seconds][Customer] : Hello, Robert, please.

[2 seconds][Agent] : Good morning, Robert, this is Jamie Lee calling from Australian Seniors. How you going this morning?

[6 seconds][Customer] : Good. Thank you.

[8 seconds][Agent] : That's good. Robert, I'm giving you a call regarding an expression of interest we've received online with regards to some life insurance. Yep. So I can assist you further with that inquire. May I please have your full name and your date of birth?

[14 seconds][Customer] : Yes, Robert Charles Harvey, 920, fifth of the 8th, 1973. I'll get it right in a minute.

[27 seconds][Agent] : It's early. I totally understand. Oh OK. And maybe it feels like it's nearly bedtime for you.

[29 seconds][Customer] : I've been up since 4:00, so yeah, that's it.

[36 seconds][Agent] : Your day started a while ago. Umm, anyway, no problem at all. That was the correct date of birth in the end, so thank you so much for that.

[38 seconds][Customer] : Yeah, that's alright.

[44 seconds][Agent] : Umm, I'll just advise you that all of our calls are reported. Any advice I provide is generally nature and may not be suitable to your situation. OK. Uh, and can I also please confirm that you are a male Australian resident?

[52 seconds][Customer] : Yep, I am.

[58 seconds][Agent] : Beautiful. Thank you so much. I'm just updating that now. And would it be OK if I collected your home address starting with the post code in the suburb? That will just simplify our process later on in the conversation.

[1 minutes 7 seconds][Customer] : Yeah, no, that's fine. It's Geraldry 2716.

[1 minutes 6 seconds][Agent] : That's all 2716.

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

[1 minutes 12 seconds][Agent] : Thank you so much, Geraldry. Yeah.

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

[1 minutes 15 seconds][Agent] : And the street address there, please. Beautiful. Thank you. Yeah, I've got that postal address is the same there.

[1 minutes 16 seconds][Customer] : 500 Elliot Lane E double LIO, Double T Yep, that it is.

[1 minutes 25 seconds][Agent] : Beautiful. Excellent. Thank you so much. Why were you up at 4:00, if you don't mind me asking? Is that work?

[1 minutes 31 seconds][Customer] : Truck driver. Yeah. Started work. So started work at 5:00 to 4:00 this morning.

[1 minutes 33 seconds][Agent] : Oh, Yep.

[1 minutes 37 seconds][Customer] : So I'm actually just going to get a load now. I'm about to start loading actually in about 8 or 9 minutes.

[1 minutes 44 seconds][Agent] : Oh, OK. So we've got 8 or 9 minutes to go through the call then.

[1 minutes 44 seconds][Customer] : So I'll have to Yeah, that's about it. Yeah. If I don't drop out between now and then.

[1 minutes 47 seconds][Agent] : Is that OK Hearing well, fingers crossed. If you do, I will call you back. What time would suit you for a chat just in case that does happen. OK.

[2 minutes 1 seconds][Customer] : So probably about give me about an hour and then I should be back in back in load and back in the film. So no worries. Yeah, that'll be fine.

[2 minutes 10 seconds][Agent] : OK, did did you wanna have, did you wanna have a bit of a chat and go through the policy a little bit now or would you rather I did call you back in an hour?

[2 minutes 17 seconds][Customer] : Yep that'll be good That'll be good if we can do that.

[2 minutes 18 seconds][Agent] : OK, OK, perfect. No problem at all. Umm, so look GE generally at this kind of the, this part of the conversation, I do like to have a little bit of a get to know you with my customers.

[2 minutes 19 seconds][Customer] : Yep, Yep.

[2 minutes 29 seconds][Agent] : Umm, So just very briefly, because I, I know we're short on time there. Umm, what is kind of sparked your interest in the life insurance? Do you currently have cover in place when you're exploring some options? Are you new to the whole thing? Umm, who? Yeah.

[2 minutes 40 seconds][Customer] : No, I'm new to the whole thing, mainly just I look, I've driven trucks for 10 years and it's, I know, in fact, if you make 10 years in a truck without a major, you've done really well and I've never had a major. So it's just little things and umm family. I've got a 10 year old and a 13 year old son and a 40 year old wife. And looking at my super going, something happened to me. That's not really enough. They mean a little bit more, umm, just just general life planning. I suppose being I'm 51, I just sort of had a bit of a realization.

[3 minutes 20 seconds][Agent] : Oh, I'm sorry to hear. Bit of a wake up call.

[3 minutes 16 seconds][Customer] : A good friend of mine got killed in a truck accident about 3 weeks for Christmas and it just sort of, umm, sort of sparked in me that I probably should look at things and make sure that, uh, things are right for the wife and the kids, you know? Umm, and it sort of did spark a thing in me and I went, oh, she's probably not. I hope it never happens. But if you go to work and don't come home, you sort of think, \*\*\*\* maybe the wife's not quite right. You know, I need a little bit more just to top that up.

[3 minutes 29 seconds][Agent] : Yep, Yep.

[3 minutes 43 seconds][Customer] : So it's sort of was a wake up call, a bad one, unfortunately, but we all get those in life.

[3 minutes 48 seconds][Agent] : Yeah, definitely.

[3 minutes 48 seconds][Customer] : So it, it just sort of got me on the on the path of trying to work out sort of how much more she'd need to look after herself. Forbidden, you know, I just thought, Yep, I better get on to this.

[3 minutes 59 seconds][Agent] : No, well, thank you so much for that personal background information there.

[4 minutes][Customer] : So that's alright.

[4 minutes 3 seconds][Agent] : Umm, and definitely that that does it's, it's enlightening to your situation, umm, for me to hear all of that. I am.

[4 minutes 11 seconds][Customer] : Yeah, now look, that's it.

[4 minutes 8 seconds][Agent] : I do apologize that you lost a colleague, uh, for a week before

Christmas there.

[4 minutes 12 seconds][Customer] : It happens unfortunately in this industry, but and through no fault of his own was the 3rd part. But that's unfortunately what we deal with now.

[4 minutes 20 seconds][Agent] : Yeah. Oh, that's very sad.

[4 minutes 19 seconds][Customer] : Don't very impatient drivers, which is getting worse and worse by the day.

[4 minutes 26 seconds][Agent] : I know, I know there's some very irresponsible people and selfish people on the road, isn't there?

[4 minutes 31 seconds][Customer] : Oh, look, I'd, I'd have a file of footage there that would scare the hell out of most people and people overtaking another line towards me over hills, you know, it's just madness, absolute madness. I have no respect for themselves, little and anyone else.

[4 minutes 30 seconds][Agent] : So yeah, exactly.

[4 minutes 47 seconds][Customer] : And it, it just it's starting to scare me because it's, it's one of those that'll that'll end up being the end of something, you know, and that's what happened to my mate. But it's sort of made me sit down and think about it, But it's, it's a wake up call, unfortunately.

[4 minutes 59 seconds][Agent] : Oh, that is yeah, yeah. As you said, not not a good one, not a nice one, but umm, yeah. You know, sometimes, I mean, this, this is real.

[5 minutes 6 seconds][Customer] : So no, but it, it makes you look at your life and think, oh jeez, maybe I need to change a few things there.

[5 minutes 14 seconds][Agent] : Yeah, definitely. Yeah, No, these, these real some experiences that we have, they do certainly open up your eyes and get you thinking about things. And you know what I mean? To be honest with you, we do live in a world where we kind of ensure everything in our lives but our own lives quite often.

[5 minutes 14 seconds][Customer] : So Yep, Yep. Well, that's what I thought. Like we've got boat insured, house insured, contents insured, car insured, you know, everything's insured but me.

[5 minutes 29 seconds][Agent] : So, umm, you know, Yeah, yes, exactly.

[5 minutes 39 seconds][Customer] : And I went, that's a bit crazy.

[5 minutes 41 seconds][Agent] : It is a little bit crazy.

[5 minutes 41 seconds][Customer] : Like I'm probably the highest risk out of the lot and I'm not insured.

[5 minutes 45 seconds][Agent] : Yeah.

[5 minutes 45 seconds][Customer] : And I went, oh, I haven't never done this. But anyway, look, it is what it is.

[5 minutes 48 seconds][Agent] : Yeah, it is.

[5 minutes 49 seconds][Customer] : And I'm probably guilty too. Like of every other strain. You never look at you're super enough and you then something happens and you look at it and you go, oh, well, maybe I had a little more than they're like that's not right.

[6 minutes][Agent] : Yeah.

[6 minutes][Customer] : And you sort of. Yeah, it, it wakes up. Yeah.

[6 minutes][Agent] : Well, depending on what, what stage in your life that you are with you. Yeah, 100%. That's right. If you've got mortgages to pay off.

[6 minutes 6 seconds][Customer] : And the other thing being my wife is sort of 10 1/2 years younger than me. I sort of, I keep forgetting that fact. I think, well, I'm 51, you know, I've got, I've sort of lived most of my life. And then you think, well, hang on, my wife's only 40. Crap. She's got a lot more to go yet. I better pull my finger out here and provide a bit better. So it's it's yeah, just a bit of wake up call, so.

[6 minutes 23 seconds][Agent] : Umm, oh, well, you know what, you sound, you sound like a real gentleman anyway. Like at least, you know, you kind of considering your wife in that way. But obviously that is that is the whole purpose of the cover here.

[6 minutes 40 seconds][Customer] : Yep, Yeah, Yep.

[6 minutes 40 seconds][Agent] : And, umm, in terms of when you're talking about like you're kind of covered a little bit with your suit, but that is also, umm, like a purpose without policy as well as just to provide that little bit of top up cover on top of the cover that you do have within your suit. Super as well. And obviously, uh, we are a provider that specializes in life cover.

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

[6 minutes 57 seconds][Agent] : So we will have different features and benefits to what you would be receiving with that super, that super cover there anyhow.

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

[7 minutes 4 seconds][Agent] : Umm, so yeah. And I thank you very much, umm for all of the personal information there. I really do appreciate that. Umm, So what I'll do now is I'll try and quickly go through the features and benefits that are specific to Australian seniors life insurance. OK. And then if we still have a few minutes after that, we can start to explore some pricing.

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

[7 minutes 22 seconds][Agent] : OK, so as we basically just discussed, the seniors life insurance is designed to provide that financial protection for your loved ones through a lump sum payment there. Uh, that's if you were to pass away before your 85th birthday when the policy ends now you can choose cover between \$10,000 up to \$200,000. And I can see your web inquiry here was for the \$200,000. So we'll look at that, that, that level first. Umm, but we can have a play with the levels of cover as well. It does go up and down in \$10,000 increments.

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

[7 minutes 50 seconds][Agent] : So we'll, we'll have a play with that If you need to umm, now with us, you can nominate up to five beneficiaries to receive that nominated benefit amount and uh, Robert, if your death was due to an accident, then the chosen benefit amount does actually triple. So knock on wood, that does not happen for you.

[8 minutes 9 seconds][Customer] : Bye.

[8 minutes 7 seconds][Agent] : Obviously we don't, you know, uh, proceed that to happen for any of our customers. We don't like to hear that that has happened, but that is the feature of our policy as well. So if you did have the \$200,000 worth of cover there and, umm, it does sound like you work in a risky industry, but, uh, you know, if, if unfortunately something horrific like that did happen, then the benefit amount does actually triple the \$600,000 for your beneficiaries. OK.

[8 minutes 20 seconds][Customer] : Yep, Yep.

[8 minutes 30 seconds][Agent] : Umm, Now another feature of our policy is that we do offer an advance payment of 20% of the benefit amount to help with funeral costs or any other final expenses that may be kind of, uh, that may initially arise at the time of your passing. So basically what that means is whilst uh, the beneficiary be awaiting the claim to be processed, they can apply for the, that advance payment there of 20% of the benefit amounts just to help with those initial costs.

[8 minutes 43 seconds][Customer] : Yep, Yep, Yep.

[8 minutes 56 seconds][Agent] : Umm.

[8 minutes 56 seconds][Customer] : And what do I need to claim for that? Just for like the like the death certificate in there. There's the stuff with the will of that. Is that all I need to claim that? Like that's one thing I'm interested in because my, my mate who died, his funds, like his bank account, everything instantly got frozen up because of the, he was silly and didn't have a will.

[9 minutes 17 seconds][Agent] : Right.

[9 minutes 17 seconds][Customer] : Umm and everything got shut up and his wife was basically up with nothing until we could sort that out. So we paid the bills for them until they could get that sorted. And they're still in the process of that. So that just interests me and I've got a will, so that helps. But it's, you know, like say I didn't come home from work tomorrow. It's what my wife will need, sort of give me intermediate till she gets everything sorted, you know, just to pay for like a funeral and you know, those couple of things that you got to do. So we're just wondering what would she need to sort of claim that if something did happen?

[9 minutes 40 seconds][Agent] : Yeah, Yep. So you're right, Les. So the death certificate is one of the documents that, that, that they would require. And obviously there are other like supporting documents that would need to be provided as well.

[9 minutes 53 seconds][Customer] : Yep, Yep, yeah, Yep, Yep. Which is the standard legal documents. But yeah, you need that desk that you're getting that. That'll be fine.

[10 minutes][Agent] : But yeah, absolutely. And we do have a very dedicated claims team here, uh, that try to process those claims as quickly as possible for you.

[10 minutes 4 seconds][Customer] : Yep, Yep, Yep, Yep.

[10 minutes 11 seconds][Agent] : So once they do receive all of those supporting documentation at the time of, of, you know, someone's passing, umm, it's really paid out quite quickly. I'm just trying to look through my resources just to find the exact time frame there for you.

[10 minutes 19 seconds][Customer] : Yeah, that's alright.

[10 minutes 24 seconds][Agent] : Just.

[10 minutes 24 seconds][Customer] : Look, it, it takes what it takes, but it's just, I know with my mate, like it's because he didn't have a will and he's got kids and a wife and then everything's gone Mistake. And now it's got to be sorted and like they're in a mess. They really are. And it's very painful to watch. And I'm, I'm trying to avoid that for my wife because I just. That'd be the last thing she'd made at that time. I'd have to be worried about all that sort of stuff. So that's what I'm trying to.

[10 minutes 39 seconds][Agent] : Oh, that's definitely, definitely no.

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

[10 minutes 50 seconds][Agent] : When you're when you're mourning, mourning the passing of of a loved one, the last thing you need is to be kind of burdened with all of the overwhelmed with all of those extra stresses there.

[10 minutes 51 seconds][Customer] : Look, it's oh, oh, look, arguing with people over who gets white and things like this, like it's just a nightmare. And I'm I'm just really buckled down now to try and make sure that my wife doesn't have to do anything like that. I'll just just scare the crap out of me. I'm watching my mate's wife and I'm thinking, oh man, this is a myth, like really is. So I'm just trying to avoid that for my wife. If everything happened, that was all you know.

[11 minutes 20 seconds][Agent] : Yeah, no, definitely. It's good that you're taking all of this into consideration. And I have to wonder whether the the gentleman that you're referring to there who passed away, whether he did have last cover in place himself or because you mentioned he didn't have a will, you said.

[11 minutes 33 seconds][Customer] : Look, I yeah, look, I I'm not entirely sure. I haven't asked his wife to be honest.



[11 minutes 39 seconds][Agent] : Yeah, of course.

[11 minutes 40 seconds][Customer] : We've talked about a lot of things, but not bad at the moment. But yeah, look, Dave, it's not real nice at the moment. Paul \*\*\*\*\*. She's going through hell. And it's, it's hard to watch, to be quite honest, you know, like it's, it's it does. It's just scares you. It makes you wake up to yourself to be quite honest.

[11 minutes 58 seconds][Agent] : Yeah, Yeah, of course. That's right.

[11 minutes 58 seconds][Customer] : So it's, and it makes you ask questions that you would have never thought about five years ago, you know, or 12 months ago, like things like what do you need to claim if I don't come home? You know, because I would have never asked that six weeks ago, let alone 12 months ago.

[12 minutes 14 seconds][Agent] : Yep, no, definitely.

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

[12 minutes 17 seconds][Agent] : So I, I have access to access to some information here in front of me now and, uh, basically what I can advise you at this stage, umm, is that to make a claim, you would obviously the beneficiary would contact our claims department who would outline the requirements needed and arrange for a claim form to be sent. So it sounds like a claim form would need to be completed. OK, Obviously along with the death, death certificate and other various supporting documents. OK. And then those can either be sent back by post, fax or e-mail. And once we have received all of the required documents, then we we then assess the claim. OK. After the claim has been assessed, we then notify the beneficiary of the claim decision. And if accepted, we would then make the payment as per the wishes of the policy owner. OK, Umm, but it does it is yes.

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

[13 minutes 3 seconds][Agent] : They're the kind of legal stuff that you've got a will in place, so which is good to hear. But you, we actually do provide you with a free online legal will, which is valued at \$160.00 with each policy as well. Although it sounds like you don't need that. But these are another, uh, feature that is attached to this policy as so anyway, but it's good to know that you've kind of secured yourself in that way and that is important these days.

[13 minutes 12 seconds][Customer] : Yep, yeah, Yep. Oh, it is.

[13 minutes 22 seconds][Agent] : And it's sad as well when people pass away that you do have a lot of everybody seems to come out of the woodwork wanting to know what they're going to get and when they're going to get it.

[13 minutes 31 seconds][Customer] : Yes, yes.

[13 minutes 30 seconds][Agent] : And you know, I, I do think that makes me really sad when I hear about that these days.

[13 minutes 34 seconds][Customer] : Oh, look, it does.

[13 minutes 34 seconds][Agent] : So you, you mentioned that earlier on and it's got me thinking about that.

[13 minutes 37 seconds][Customer] : It just it.

[13 minutes 41 seconds][Agent] : Yes, absolutely.

[13 minutes 38 seconds][Customer] : It makes me angry, to be quite honest, that people get so selfish at a time when you should not be selfish at all.

[13 minutes 45 seconds][Agent] : That's exactly right. Yeah, it's human behavior.

[13 minutes 45 seconds][Customer] : But people do it and I don't know what's happened to society. It's gone to the toilet, I think is the problem.

[13 minutes 52 seconds][Agent] : It has, it's it's getting worse with time.

[13 minutes 54 seconds][Customer] : Everyone's out for themselves and no one else is the problem.

[13 minutes 58 seconds][Agent] : That's that's absolutely correct. Umm, I in total agreement with that. And it is very sad to see. I know that, you know, when I leave, you know, my mom or any loved one in my family, the last thing I'll be thinking about is putting my hand outgoing. OK, Now what am I gonna get? Like, you know, I'll be very sad. That exactly.

[14 minutes 11 seconds][Customer] : Well, I buried my dad 10 years ago, my mum five years ago, and the last thing I could have cared about was who was getting more like I That was the last thing on my mind.

[14 minutes 24 seconds][Agent] : Yeah. Shocks me.

[14 minutes 24 seconds][Customer] : Didn't care one bit. And people said, oh, you're worried about what you're going to get that couldn't care.

[14 minutes 30 seconds][Agent] : Definitely not.

[14 minutes 30 seconds][Customer] : I worried about that in six months. Whatever. I I don't care about that. Oh, I know.

[14 minutes 33 seconds][Agent] : I mean, it's all materialis.

[14 minutes 34 seconds][Customer] : You got to know. No, I don't.

[14 minutes 36 seconds][Agent] : No, no, that's right. It's all materialistic stuff at the end of the day and what, you know, once the life is over, then the life is over.

[14 minutes 40 seconds][Customer] : Oh, Yep, yeah.

[14 minutes 44 seconds][Agent] : So that's actually like it shocks me. It's SHO.

[14 minutes 45 seconds][Customer] : And then I said to him, I'd give everything back tomorrow to have one of them back, let alone both of them.

[14 minutes 50 seconds][Agent] : Exactly.

[14 minutes 51 seconds][Customer] : You know, it's a lot of people don't look at that now.

[14 minutes 51 seconds][Agent] : Yeah, Yeah, I know. It's shocking, isn't it?

[14 minutes 54 seconds][Customer] : It's, it's all about money and values. And I, I, I still declare it's keeping up with the Jones. We've got to be better than the neighbor or better than the brother or whatever.

[15 minutes 4 seconds][Agent] : Yep, Yep.

[15 minutes 7 seconds][Customer] : It's it's sad to see, but anyway.

[15 minutes 9 seconds][Agent] : It is very sad to see, Sir. I completely agree. So if you do, you still have time to get the conversation at this point.

[15 minutes 18 seconds][Customer] : I'm just about to go over to a Weybridge, but that's alright, I'm just idling in here. They've got a truck in front of me, so I'll just sneak in here quietly. So you alright? You can keep going for me.

[15 minutes 25 seconds][Agent] : OK, OK, no problem. OK, so with also, umm, the application

process is super simple. OK, so we don't require you to undergo, pardon me, any medical checks or blood tests. We don't ask the doctor's reports or anything. Uh, we just ask you a yes or no questions relating to your health over the phone to see if we can get you the, the approval.

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

[15 minutes 45 seconds][Agent] : Best if you're eligible for the cover, umm, and now if you are accepted and once you commence your policy, you will be covered immediately for death due to any cause except suicide in the 1st 13 months. OK, uh, now additionally with this policy, you do umm, we a feature of it is a terminally ill advanced payment as well, which is included in the cover. And basically what that means is if you were diagnosed with 24 months or less to live by a specialized medical practitioner, we do actually pay your benefit amount in full to you whilst you're still alive to assist you with the medical costs there to ensure you're receiving the best. OK. So that's a nice little living feature benefit that is attached to the policy as well. OK, So if you have the time, I can commence the quote process now.

[15 minutes 55 seconds][Customer] : Yep, Yep, Yep, Yep.

[16 minutes 27 seconds][Agent] : Yep.

[16 minutes 28 seconds][Customer] : I'm just going to go on the way bridge and pair on here. So it'll take me probably 2 minutes and then I'll be right again for a little bit. I'll just if you can bear with me for a couple of seconds here.

[16 minutes 33 seconds][Agent] : OK, I'm more than happy to hold. Yep.

[16 minutes 39 seconds][Customer] : So I get on this way, Bridge here, I'll stop in here and see this gentleman, and I'll be back in a couple of minutes if that's all right.

[16 minutes 51 seconds][Agent] : That's totally fine, I'm more than happy to hold.

[16 minutes 51 seconds][Customer] : Just just gonna. Why this thing? So I can get loaded back shortly.

[17 minutes 3 seconds][Agent] : No problem. Yes. So all of that is done as a direct debit. There's no surcharge or anything. So if you do, let us know.

[17 minutes 45 seconds][Customer] : Sorry, you're wrong. I'm back.

[17 minutes 47 seconds][Agent] : OK, hello. You're back with me. That's OK, I'm still here.

[17 minutes 49 seconds][Customer] : Yeah, sorry about that.

[17 minutes 50 seconds][Agent] : No, no, don't apologise.

[17 minutes 52 seconds][Customer] : I just just had to talk to that bloke and get that done. Yeah, I'm not.

[17 minutes 57 seconds][Agent] : That's totally fine. Totally fine.

[18 minutes 1 seconds][Customer] : Oh, no.

[18 minutes 2 seconds][Agent] : OK, alright.

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

[18 minutes 4 seconds][Agent] : So I'm just loading up my quotes screen here and just initially, I do need to ask you, have you had a cigarette in the last 12 months?

[18 minutes 12 seconds][Customer] : Nope. Never smoked in my life.

[18 minutes 14 seconds][Agent] : That is very good to hear and you have strength. I can tell you. Unfortunately, I can't say the same thing to be honest. So I'm not a, I'm not proud to admit that, but umm, I can't say the same. So a kudos to you there. So I'll just remind you as well, uh, to please be aware all calls are recorded for quality and monitoring purposes.

[18 minutes 32 seconds][Customer] : Yep. Yep.

[18 minutes 32 seconds][Agent] : I just need to remind you of that at this point of the conversation, Umm, Now, Robert, we offer three payment frequency options to our customers. So you can pay fortnightly, monthly or annually. So how would you be looking at paying the premium for the cover?

[18 minutes 43 seconds][Customer] : Yep, probably fortnightly because I get paid fortnightly so I just do it that way so I know what comes out each fortnight.

[18 minutes 49 seconds][Agent] : OK, Yeah, no, that makes sense. That makes sense. So, OK. And we're looking at \$200,000 worth of cover.

[19 minutes][Customer] : Yep.

[19 minutes][Agent] : Sorry, I can tell you that for \$200,000 worth of cover, we're looking at a fortnightly premium of \$113.07. OK. So that's just a little bit of a \$55 a week. Is that sounding

suitable for your budget? Is that sounding reasonable for you?

[19 minutes 13 seconds][Customer] : Yep, standing all right at the moment.

[19 minutes 18 seconds][Agent] : OK, perfect. That's good to hear. So and that's the highest level of cover that we do offer. So that would provide you with that \$200,000 worth of protection there. Umm, so that's really good to hear.

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

[19 minutes 30 seconds][Agent] : So now the next step would be to take you through the eight health questions that I did mention earlier.

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

[19 minutes 38 seconds][Agent] : OK, so just prior to doing that, I will need to take you through a little plea underwriting disclosure statement. OK, so I'll be waiting that just for a minute or two. If you do need me to pause at any time, you need clarification to shout out and I'll pause, pause the rating there and answer your, your questions if you have any. OK. So this rates, please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information.

[19 minutes 55 seconds][Customer] : Yep, no problem if you want. OK.

[20 minutes 8 seconds][Agent] : You're right.

[20 minutes 9 seconds][Customer] : Yeah, you're right.

[20 minutes 10 seconds][Agent] : OK, perfect. Uh, 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. 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 the 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. 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. So Robert, do you understand and agree to your duty? Beautiful. Thank you so much for that. OK, so I've got the eight health questions here. Just a clear yes for no response to each question. And then this would have the eligibility for yourself for this cover.

[21 minutes 7 seconds][Customer] : Yep, Yep, Yep.

[21 minutes 20 seconds][Agent] : OK. So first question reads, in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke, yes or no? OK, good to hear. And again in the last five years, have you been admitted to hospital as an inpatient because of the lung disease other than for asthma or pneumonia as the only conditions, yes or no?

[21 minutes 31 seconds][Customer] : No, no.

[21 minutes 45 seconds][Agent] : Beautiful. And again, 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 or soon to be treated with chemotherapy, Yes or no? Good to hear, now do you have a renal which is kidney condition that currently requires dialysis or transplant or a doctor has advised will required in the future yes or no?

[22 minutes 6 seconds][Customer] : No, excuse me, Yep, up there. Alright, thanks. Bye. Sorry, I've said a lot of driver. Oops, that was noted that in. Sorry.

[22 minutes 38 seconds][Agent] : That was my. That's OK. What?

[22 minutes 40 seconds][Customer] : Yeah, no, sorry. I just upset a bloody loaded driver. Oops.

[22 minutes 43 seconds][Agent] : Oh. Oh, no, you're not in trouble, are you?

[22 minutes 46 seconds][Customer] : Yeah, I am.

[22 minutes 45 seconds][Agent] : Oh, dear. Oh, no.

[22 minutes 46 seconds][Customer] : That's alright.

[22 minutes 50 seconds][Agent] : Is that because I hope that's not because you're talking to me.

[22 minutes 52 seconds][Customer] : Yeah, no, I just. I didn't hear him on the two way and I my bloody. Yeah, oops. Anyway, he'll be right.

[23 minutes][Agent] : OK. So you're happy to proceed?

[23 minutes 2 seconds][Customer] : Yeah, no, that's fine.

[23 minutes 4 seconds][Agent] : OK, no problem.

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

[23 minutes 5 seconds][Agent] : Look, I'll just read that question once more just for compliance purposes, that's all.

[23 minutes 9 seconds][Customer] : Yep. No, that's fine.

[23 minutes 9 seconds][Agent] : And then you can, you can give me that response.

[23 minutes 12 seconds][Customer] : Yep.

[23 minutes 12 seconds][Agent] : OK, thank you so much for that. So it says, do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future, yes or no? Beautiful. Thank you so much. Uh, and do you have a liver condition that will require a transplant in the future, yes or no? Excellent. Good to hear. Again, of course. Now, have you been diagnosed with or currently undergoing testing for or has the doctor advised you to be tested for motor neuron disease or any form of dementia, including Alzheimer's disease? Yes or no? Perfect. And again, in the last five years, have you attempted suicide or been hospitalized for a mental health condi condition? Yes or no?

[23 minutes 23 seconds][Customer] : No, No, no, no, no, no.

[23 minutes 57 seconds][Agent] : Beautiful. And then the final question here, are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations or being diagnosed as having 12 months or less to leave? Yes or no? Beautiful. And I can tell you, I suspect from all of your responses that yes, you have received full approval for the cover. So congratulations, umm, you have satisfied the eligibility criteria for the \$200,000 worth of cover there.

[24 minutes 12 seconds][Customer] : No, Yep.



[24 minutes 28 seconds][Agent] : OK, Now I need to ask you the following question as well, specific to COVID-19. 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?

[24 minutes 41 seconds][Customer] : No.

[24 minutes 42 seconds][Agent] : OK, alright, beautiful. So, so for \$200,000 over there, we're looking at that fortnightly premium of \$113.07. And I do need to advise you as well that your premium is stepped, which means it will increase each year, OK? So as an indication, if you made no changes to the policy, your premium next year will be \$120.98 per fortnight.

[24 minutes 57 seconds][Customer] : Yep, Yep.

[25 minutes 6 seconds][Agent] : So that's about \$60.00 a week, OK. Now, in terms of the premium structure, you can find more information about that on our website, should you need to dig a little deeper into that.

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

[25 minutes 17 seconds][Agent] : OK, and now I'm saying all of these, umm, you've received the full approval there. So what we can do now or what the next step would be uh, if you're interested, we can have your cover commence immediately on the phone today. OK, so get you immediately covered. As of now, you're not required to make a payment, however, and this policy does give you a 30 day cooling off. So if you did decide this policy was not suitable for you and you cancel within the 30 days, then you do receive a full refund of your premium unless the claim has been made, which hopefully you would not be claiming. I've covered within 30 days.

[25 minutes 49 seconds][Customer] : I hope not.

[25 minutes 49 seconds][Agent] : That is something that I always think to myself because it's a little bit too soon. Umm, so basically what we would do is I would collect payment information from you so that that can be entered into the system for you and attached to your policy and then you would select the payment date that suits you the best. OK, so whatever date would suit you and then your cover would commence immediately.

[25 minutes 54 seconds][Customer] : Yep, Yep, right here.

[26 minutes 11 seconds][Agent] : Is that something that you would like to provide with?

[26 minutes 14 seconds][Customer] : Yes, I would please.

[26 minutes 16 seconds][Agent] : OK, no problem. So if you're happy to continue, I will just load up that screen now. OK. You do have two payment options for the policy, so you can pay via direct debit. You can also pay via Visa and MasterCard as well. So what would be your selection out of those two options?

[26 minutes 34 seconds][Customer] : Yep, direct debit.

[26 minutes 38 seconds][Agent] : Direct debit. OK, And is that a savings account or a cheque account?

[26 minutes 39 seconds][Customer] : Yep, savings.

[26 minutes 43 seconds][Agent] : OK, no problem. Now in terms of the first Election Day there, what day would suit you best? You can choose any day you like.

[26 minutes 51 seconds][Customer] : That's a good question. Yeah, I'll just give you the date today. Look at my calendar here. I can find my calendar Tuesday.

[26 minutes 54 seconds][Agent] : You can align it with the day that your bills get deducted or with a payday or whatever day suits you best choose. Yep.

[27 minutes 18 seconds][Customer] : Every second Tuesday would be good.

[27 minutes 22 seconds][Agent] : And you let me know when you'd like that to commence.

[27 minutes 27 seconds][Customer] : Is the 21st too far out?

[27 minutes 29 seconds][Agent] : Yep, that's totally fine.

[27 minutes 31 seconds][Customer] : Yeah, that'll just that'll just get me in line with that comes out with after pay, that's all so I know it's there and it's all good.

[27 minutes 40 seconds][Agent] : Yep. No, that's no problem at all. So I've entered that there. So first collection day being the 21st of January 2025. And then it will be deducted every fortnight on a Tuesday following that day. OK.

[27 minutes 52 seconds][Customer] : Yep, Yep, just looking that up right now.

[27 minutes 52 seconds][Agent] : And uh, when you're ready to provide me with it, I can enter your

BSP and account number for you no problem.

[28 minutes][Customer] : Oh no, I want to listen to this two ways too, so I don't upset this driver anymore.

[28 minutes 7 seconds][Agent] : Yeah, they're not. Send him again.

[28 minutes 10 seconds][Customer] : Oops. I know he's pretty good John. He'll he'll understand, but my buddy wasn't listening.

[28 minutes 9 seconds][Agent] : Oh my goodness, I hope so.

[28 minutes 18 seconds][Customer] : Got in trouble.

[28 minutes 18 seconds][Agent] : I don't want you getting attacked. And then you will be making a claim within the 1st 30 days of the policy that will be.

[28 minutes 22 seconds][Customer] : No no, he's he's pretty good. What am I looking for here? Oh righto.

[28 minutes 33 seconds][Agent] : Yeah, yeah, no problem. Yeah, OK, that's all entered there for you and the account name would be Charles. OK, no problem. I'll just enter that there because I don't have that here. Now that is all entered for you. So that's ready to go. Umm, which is very good. Now I do just need to read you a declaration just to finalize the process here and then your cover will commence immediately, which is very good for yourself. Umm, I'll just confirm before I read the declaration that your e-mail address rkharvey2011@bigpond.com.

[28 minutes 30 seconds][Customer] : BSB is 062574 and the account number is 1020 5109 Robert Charles Harvey Yep, Yep, Yep, that's correct.

[29 minutes 24 seconds][Agent] : Beautiful. And that your full name is Robert Harvey. Yep. OK, Beautiful.

[29 minutes 27 seconds][Customer] : Yep, that is it.

[29 minutes 30 seconds][Agent] : Thank you so much. Now e-mail is clarified, which is good because that's where you were. You will receive all of your policy documentation. OK. And I am just loading up the declaration now for you. OK, so I will be doing this for a couple of minutes as well. So. So I'll try and get through it as quickly as possible for you. I know you're unlimited time there.

[29 minutes 38 seconds][Customer] : Yeah, that's fine.

[29 minutes 52 seconds][Agent] : Umm, once again, if you need me to pause at any time because you need further clarification on anything that I say, just shout out and I'm happy to stop and clarify for you.

[30 minutes 1 seconds][Customer] : No worries.

[30 minutes][Agent] : OK, OK, so it says umm, Yep. Oh, it just froze up on me. OK, here we go. It says thank you Robert Harvey, 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 in force unless you agree to these terms in full. Seniors life insurance is issued by Hanover Live Ray of Australasia Limited. Hanover has an arrangement with Greenstone Financial Services trading as Australian Seniors Insurance Agency, to issue and arrange this insurance on its behalf. Hanover relies upon the accuracy of 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 information 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've agreed to. Can you please confirm you have answered all of our questions in accordance with your the GT Yes or no?

[31 minutes 7 seconds][Customer] : Yes, yes.

[31 minutes 8 seconds][Agent] : Beautiful, thank you. 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. The accepted cover pays a lump sum benefit amount of the following. Robert Harvey receives \$200,000 in the event of death. If death is as a result of an accident, the benefit payment will include an accidental death benefit which will equate to a total payment of triple the benefit amount. A benefit is not paid in the event of suicide. In the 1st 13 months of the policy. Your cover expires on the 24th, the 8th, 2000 and 5812 AM. Your premium for your first year of cover is \$113.07 per fortnight. Your premium is stepped, which means it will be calculated at each policy anniversary and

will generally increase each year. Included in the premium is an amount payable to Australian seniors of between 14% and 46% of each premium, calculated on a level basis over the life of the policy. Your premium will be debited from your nominated bank account in the name of Robert Charles Harvey, which you are authorized to debit from and has provided to us. Sorry, pardon me? We may provide written communications to you via the e-mail address you have provided to us. This will include any legal notices we are required to provide to you. If you would prefer to receive these only via mail, you can update your communication preference at any time. 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 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 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. Pardon me, Full details are available online and in the documentation we are sending you. Do you understand and agree with the declaration?

[33 minutes 33 seconds][Customer] : Yes.

[33 minutes 34 seconds][Agent] : Beautiful. Thank you so much. And would you like any other information or would you like me to read any part of the PDF to you?

[33 minutes 41 seconds][Customer] : No, I think that's fine. Obviously that'll get sent to the e-mail. I can read everything there at my leisure when I've got a bit more time. That should be fine. Thank you.

[33 minutes 49 seconds][Agent] : Absolutely, Yep, no problem.

[33 minutes 56 seconds][Customer] : Yep.

[33 minutes 52 seconds][Agent] : So I'm just accepting this declaration now on your behalf and that is now all finalized. And congratulations, you now have that cover immediately in place. You are

covered for \$200,000 in the event of death. Umm, and your documents definitely will be with you shortly. OK, Thank you so much for choosing Australian Seniors Insurance. It's been really lovely to chat with you today, Robert.

[34 minutes 17 seconds][Customer] : No worries, thank you.

[34 minutes 18 seconds][Agent] : No problem. It's been a pleasure to assist you. Umm, happy New Year to you and your family. And I'm once again sorry to hear about the, the incident with your colleague there. That is very sad.

[34 minutes 29 seconds][Customer] : Unfortunately it's just part of life. We can't get away from it unfortunately, but doesn't make it any easier at the time.

[34 minutes 33 seconds][Agent] : No, that's no, definitely no. And, and I can't imagine how scary it is for yourself when you work in that industry. You're, you know, you're on the road.

[34 minutes 41 seconds][Customer] : You know, it scares you a little. It makes you think so.

[34 minutes 45 seconds][Agent] : Yeah, we'll definitely. And it must be very scary for your wife as well if you get you only take home a story like that, you know, and then she has to be her husband, leave for work. Yeah, it would. It would.

[34 minutes 53 seconds][Customer] : Yeah, I think it shook her more than me to be honest and just drove it home. Unfortunately so.

[35 minutes][Agent] : Yeah.

[35 minutes][Customer] : But anyway, it's all jobs have risks, I suppose.

[35 minutes 5 seconds][Agent] : Bye then.

[35 minutes 5 seconds][Customer] : No worries, or I'd better go and talk to this loaded driver and otherwise he's going to yell at me again.

[35 minutes 6 seconds][Agent] : Bye was yeah. Thank you so much for giving me the time to take you through that information today.

[35 minutes 13 seconds][Customer] : That's alright.

[35 minutes 13 seconds][Agent] : Umm and I'm glad that we kind of got through it and I was happy to assist you and get you come.

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

[35 minutes 17 seconds][Agent] : So yeah, congratulations once more.

[35 minutes 19 seconds][Customer] : No worries.

[35 minutes 19 seconds][Agent] : Have a lovely day.

[35 minutes 20 seconds][Customer] : Thank you. Thank you.

[35 minutes 20 seconds][Agent] : Lovely talking to you. Thanks, Robert.

[35 minutes 22 seconds][Customer] : Bye.

[35 minutes 23 seconds][Agent] : Bye bye.

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