

[10 seconds][Customer] : Hello.

[12 seconds][Agent] : Hi Christine, it's Cindy calling from Australian Seniors.

[16 seconds][Customer] : Yes. Hi.

[16 seconds][Agent] : I'm giving you a call. Yep, I'm giving you a call due to your expression of interest online that you put in for life insurance. Yep. So I can assist you further, can I just confirm I'm speaking with Christine Coleman? Yep. And your birthday is the 6th of December 1958.

[23 seconds][Customer] : Yes, yes, yes.

[36 seconds][Agent] : OK. Please note all calls are recorded. Any advice I provide is general in nature and they will be suitable to your situation. Can I also confirm that you are an Australian resident, Christine?

[47 seconds][Customer] : Yes.

[48 seconds][Agent] : OK perfect, so I can have a better understanding of your situation. What sparked your interest into life insurance?

[56 seconds][Customer] : Oh well, I've already got some. So I was just interested to see different quotes because I've been with this company for a few years now and it was and I joined by them doing some cold calling.

[1 minutes 24 seconds][Agent] : OK.

[1 minutes 12 seconds][Customer] : So I've never really shopped around and I'm going to be retiring at the end of the year, so I thought I might just start looking, see if I can find any cheaper products.

[1 minutes 27 seconds][Agent] : Yeah, of course. So I can definitely help you, you know, look at some quotes today and the main features and benefits that we have. But we, we also do suggest if you are replacing an existing policy, we recommend that you do not cancel that policy until the application has been approved and you have reviewed this policy as a new policy may not be identical to existing cover. And also you should also consider the benefits that may not apply or waiting periods that may start again. OK. But like I said that Christine, I can definitely help you look at some options with us and then just go through what benefits that we provide for that cover.

[1 minutes 27 seconds][Customer] : Yeah, yeah, yeah, yeah.

[2 minutes 3 seconds][Agent] : OK, So seniors life insurance is designed to provide financial protection for your loved ones through a lump sum payment if you were to pass away before your 85th birthday. When the policy ends, you can choose cover between \$10,000 up to \$200,000 and nominate up to five beneficiaries to receive the nominated benefit amount. If death is due to an accident, your choice and benefit will triple and we also include an advance payment of 20% of the benefit amount to help with funeral costs or any other final expenses at the time. OK, it's easy to apply. We just ask you a yes or no questions relating to your health over the phone to see if you are approved. OK. And if you are accepted and once you commence the policy, you will be covered immediately for death due to any cause except suicide in the 1st 13 months. And in addition, there is a terminally ill advanced payment included in the cover. So if you were diagnosed with 24 months or less to leave by specialized medical practitioner, we can pay your benefit amount in full to help with medical costs to ensure you receive the best care possible.

[3 minutes 20 seconds][Customer] : Yes. OK.

[3 minutes 20 seconds][Agent] : OK, do you have any questions for me so far, Christine?

[3 minutes 23 seconds][Customer] : No, no, that's fine, Mrs.

[3 minutes 24 seconds][Agent] : No, And do you go by Missus or Miss Missus? OK, so let's pull up some quotes for you there. And just before I do, I need to ask, have you had a cigarette in the last 12 months? No very healthy choice there.

[3 minutes 38 seconds][Customer] : No, I don't. I don't even drink tea or puffy.

[3 minutes 43 seconds][Agent] : OK, so oh wow, do you do you like having hot water on its own though? On like a cold night? No.

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

[3 minutes 52 seconds][Agent] : Oh, OK. OK, so keeping in mind the level of cover ranges from \$10,000 up to \$200,000 and of course we can look at different amounts until you find the right level of cover for yourself. So which one should I start with for you?

[4 minutes 11 seconds][Customer] : Can you tell me around 500,000 cover?

[4 minutes 8 seconds][Agent] : 10,000 up to 200,000 100,000 OK, so for \$100,000 of cover the

premium is \$100.88 per fortnight. Yeah. How does that sound for you there?

[4 minutes 26 seconds][Customer] : OK, that, that's more than I'm paying now. I'm I'm paying. I've got cover of 105,000 at the moment and it's 150 something a month.

[4 minutes 41 seconds][Agent] : OK, I I can put it down for you and have a look. What it do you, umm, sorry. Does your current policy cover the same things as this one does? Oh, no.

[4 minutes 53 seconds][Customer] : I don't know about those extra things. Yeah, I'm not sure, but I've never really had a lot of paperwork. It's with Clearview and I think they were the company that was sort of looked into in the last couple of years about their practices they.

[5 minutes 12 seconds][Agent] : Oh, I see.

[5 minutes 13 seconds][Customer] : Yeah, yeah. Because when I started it was a lot higher and it got up to over \$500 a month in premiums and then I reduced it significantly because it the house will be paid out that you've seen. And I was just, and I've been speaking to someone else at work today about their cover and just got me thinking about and I am I paying more than I should think? I'm a senior. I have been for quite a while.

[5 minutes 27 seconds][Agent] : OK, Yeah. OK, umm, I can also say that Australian Seniors has, you know, a really good reputation as well, umm, as well as you know, umm, the claims being paid back on time and things like that.

[5 minutes 40 seconds][Customer] : But But yeah, that that is, that is more, that's like \$50.00 a month more than I'm paying at the moment, yeah.

[6 minutes 1 seconds][Agent] : But like I mentioned, you know, you do have 5 beneficiaries, OK? So you can pick up to five people that they can be paid out. Umm, and also you'll be covered immediately for death due to any cause except suicide in the 1st 13 months, OK. And the terminally ill advanced payment is also quite important because we just don't know what can happen. And you know, it's just good to have that protection there. Umm, but but look, Christine, I can have a look at another level for you if you would like.

[6 minutes 18 seconds][Customer] : Yeah, I didn't pay up amount.

[6 minutes 37 seconds][Agent] : Yeah, maybe 90,000.

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

[6 minutes 42 seconds][Agent] : Yep.

[6 minutes 42 seconds][Customer] : So yes, at the moment it was 105 for some reason.

[6 minutes 50 seconds][Agent] : OK, well.

[6 minutes 45 seconds][Customer] : I didn't know how it got 105, but well, it'll, it'll probably still be more than I'm paying now for the the less P payout, won't it? I see. I don't know if the other policy has things like the funeral, 20%, the systems, that sort of thing. So I don't know if I'm comparing a similar product. That's the problem, isn't it? When you, you, you don't know what the other one is.

[7 minutes 14 seconds][Agent] : Yeah, did. Did the other?

[7 minutes 14 seconds][Customer] : I, I should contact them and just see what they do because I, yeah, it's been a while since I've done anything about it.

[7 minutes 17 seconds][Agent] : Yeah, did they, did they provide you with a PDF to have a look at?

[7 minutes 24 seconds][Customer] : If I did it was, it would have been a long time ago. So I think I'll pretty much only get a renewal notice once a year. That's about it.

[7 minutes 33 seconds][Agent] : OK.

[7 minutes 33 seconds][Customer] : So, and I think that's in January each year. So that's not even due for now six months. But I might leave what I've got for now and see if I can contact them and just see what the what the conditions are and see they're comparable to yours.

[7 minutes 58 seconds][Agent] : Yeah, yeah, exactly.

[7 minutes 53 seconds][Customer] : Because like you say, it's not just the money you said, it's the extra benefits that you get like some others may not have.

[8 minutes 1 seconds][Agent] : Yeah. And, umm, you know, of course I understand if you need to look into your current policy. Umm, that definitely makes sense. Umm, I would just ask if you wanted to go through the health and lifestyle questions just to see if you are eligible for it. And then alternatively, I can send you information for you to have a look at yourself. Would you like to do that?

[8 minutes][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah, I could do that.

[8 minutes 25 seconds][Agent] : Yep. And just before I do go into that as well, we will send you a free will kit, OK, so that would also you you know just give you instructions in like the basis of your will and how to put that together. OK. And just another thing to note as well that your premium is stepped, which means it will increase each year, OK? So as an indication, if you make no changes to the policy, your premium next year will be \$107.94.

[8 minutes 39 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah.

[8 minutes 56 seconds][Agent] : OK. So you can also find information about our premium structure on our website. But yeah, let me go through those questions with you just to see if you're eligible. Umm, before I do, I would just need to put a postcard in for yourself. 4017 And what's that area, please?

[9 minutes 12 seconds][Customer] : 4017 Bracken Ridge, Bracken.

[9 minutes 21 seconds][Agent] : Brighton Ridge and your address, Yep. Breckenridge and your first address line? Yep. Whitby St. Yep.

[9 minutes 24 seconds][Customer] : It's BRACKEN, Bracken Ridge and 54 Whitby WHITB Y MM
Hmm.

[9 minutes 42 seconds][Agent] : Yep. And is that the same as your postal address?

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

[9 minutes 46 seconds][Agent] : OK, perfect. All right, so what's going to happen is I'm just going to 1st read a pre underwriting disclosure to you.

[10 minutes][Customer] : Mm Hmm.

[10 minutes][Agent] : So it just tells you, you know, to not make any measures representations basically and just be accurate and honest with your responses.

[10 minutes 8 seconds][Customer] : MM. Hmm. Yeah.

[10 minutes 8 seconds][Agent] : OK Christine, so 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 with your insurer and may share 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 breach 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. 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 do you understand and agree to your duty, Christine?

[11 minutes 13 seconds][Customer] : Yes.

[11 minutes 14 seconds][Agent] : OK, perfect. Thanks for that. All right, so the first question I'm going to ask you and I just need a clear yes or no response to all of them, OK. Have you been sorry, have you been hospitalized to COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days, yes or no? OK, thanks for that. And the next question is, 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? 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, yes or no?

[11 minutes 33 seconds][Customer] : No, no, no.

[11 minutes 56 seconds][Agent] : 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 the other organs? Or are you currently or soon to be treated with chemotherapy, yes or no? Do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advised that's OK, They are a bit longer than expected. I'll just, I'll just read that one out again to you. Do you have a renal con? 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? Do you have a living condition that will require a transplant in the

future? Yes or no?

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

[12 minutes 44 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for merchant you on disease or any form of dementia including Alzheimer's disease? Yes or no?

[12 minutes 55 seconds][Customer] : No.

[12 minutes 56 seconds][Agent] : In the last five days, have you attempted suicide or been hospitalized for mental health condition? Yes or no?

[13 minutes 2 seconds][Customer] : Now I have been in hospital with getting treatment for depression but I'm pretty sure it is M more than five years ago but not that much more. So I'm going to say no. I'm pretty sure it was more than five years.

[13 minutes 21 seconds][Agent] : OK. Do you have any records with you on you at the moment, Christine?

[13 minutes 25 seconds][Customer] : No, I'm just thinking 5, five years. I've been in my current position five years and it was before I started that position. So yes, I, I'm confident that is no.

[13 minutes 40 seconds][Agent] : OK.

[13 minutes 46 seconds][Customer] : Sure.

[13 minutes 43 seconds][Agent] : All right, So I'll just ask it again to to get that clean nose. Yeah. In the last five years, have you attempted suicidal, been hospitalized for a mental health condition? Yes or no?

[13 minutes 47 seconds][Customer] : Yeah, yeah, no.

[13 minutes 54 seconds][Agent] : OK. And last one, 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? Yes or no? OK, perfect. Thank you for that and thank you so much for your honesty there.

[14 minutes 8 seconds][Customer] : No, So what? Yes, I know.

[14 minutes 14 seconds][Agent] : I'm sure it's it's not very good looking back at that, but you know,

you are very healthy and I would just like.

[14 minutes 23 seconds][Customer] : It's just one of those things where you had to be in the hospital to get the treatment, but I think now they do it as an outpatient.

[14 minutes 31 seconds][Agent] : Yeah, and I mean, it's, it's, it's also something that, you know, has to happen, Umm, sometimes you can't just, you know, avoid that kind of stuff. So yes.

[14 minutes 39 seconds][Customer] : Yeah, well, I was called by my work and there's a comic pay claim, so. Yeah, yeah, yeah.

[14 minutes 48 seconds][Agent] : Oh, OK.

[14 minutes 48 seconds][Customer] : So that's all good now.

[14 minutes 51 seconds][Agent] : Yeah.

[14 minutes 50 seconds][Customer] : So yeah, I, yeah, I'm, I'm possible that it's definitely more than five years. It's probably six years.

[14 minutes 57 seconds][Agent] : OK. Well, are you in a good place now? OK, that's good. That's good to know. So I will just let you know that congratulations, your application has been approved.

[14 minutes 56 seconds][Customer] : So yeah, yeah, yeah, I'm good, Yeah.

[15 minutes 7 seconds][Agent] : OK, so you're looking nice and healthy there. So as I mentioned to you, I could send information or what I can do is get you immediately covered over the phone today. OK.

[15 minutes 16 seconds][Customer] : Send, send me the info.

[15 minutes 19 seconds][Agent] : OK.

[15 minutes 18 seconds][Customer] : Yeah, yeah, because I will. I will have to look at the other one.

[15 minutes 23 seconds][Agent] : All right. I can set a call back for tomorrow as well. Are you around in the afternoon?

[15 minutes 29 seconds][Customer] : It might take longer than that because I'm going to have to try and find some paperwork to get in and get in touch.

[15 minutes 31 seconds][Agent] : OK, OK, no worries.

[15 minutes 36 seconds][Customer] : So hopefully I've got something, Hopefully they sent me

something electronically last time and I can find something on my phone. Maybe give me a couple of days.

[15 minutes 46 seconds][Agent] : OK, well does.

[15 minutes 48 seconds][Customer] : I I work from home so I can usually answer calls.

[15 minutes 52 seconds][Agent] : OK, Well, does Friday later in the afternoon sound OK for you at 3:00?

[15 minutes 56 seconds][Customer] : Yeah, I normally finish at 3, so if you ring after three, I'm guaranteed not to be in a meeting or change anything. Probably. Alright.

[16 minutes 4 seconds][Agent] : OK, well, I'm working until 6:00, so I can call you anytime from 3:00 to 6:00. Do you have a preference?

[16 minutes 10 seconds][Customer] : No, no, that's fine.

[16 minutes 14 seconds][Agent] : No. OK, we'll go with 4:00 then. Yeah. OK.

[16 minutes 13 seconds][Customer] : I'll be there and I hope I'll have something.

[16 minutes 19 seconds][Agent] : Yeah, of course. And so I've just got this e-mail address here just so I send it to the right place.

[16 minutes 26 seconds][Customer] : What?

[16 minutes 25 seconds][Agent] : It's LANDYVLAD.

[16 minutes 29 seconds][Customer] : Yes, my husband's Landy. The Land Rovers. I'm glad if I'm moving at Gmail.

[16 minutes 38 seconds][Agent] : At at gmail.com. OK, so those that will be sent over to you.

[16 minutes 39 seconds][Customer] : Yes, yes.

[16 minutes 42 seconds][Agent] : And then you could also have a look at your, umm, your health questions as well that we've just been through. Umm, And also in the meantime, Christine, if you don't mind just triple checking about the, the hospitalization, umm, that will be good too. But you know, umm, I will take your word for it. Umm. And yeah, just in the meantime, if you did happen to come across that, OK.

[17 minutes 1 seconds][Customer] : Yeah, yeah, yeah, yeah.

[17 minutes 10 seconds][Agent] : So yeah, I'll send over that information to you and I'll call you back on Friday at 4:00 PM OK.

[17 minutes 16 seconds][Customer] : And can I, can I just ask a question?

[17 minutes 16 seconds][Agent] : Of course.

[17 minutes 17 seconds][Customer] : It's not, it's not me, but if you have epilepsy, can you get life insurance? Because my husband has epilepsy and he said he can't get life insurance, but I don't know how long ago he checked up on that. Is that something is usually excluded?

[17 minutes 36 seconds][Agent] : Yeah, Chris Christine, that's a, that's actually really good question, Umm, which I don't have the answer for right now. So I, I'm actually going to put you on hold just to get that information for you.

[17 minutes 46 seconds][Customer] : Yeah. Yeah. Because because of he could be insured.

[17 minutes 46 seconds][Agent] : Yeah, yeah, of course. And of course I can go through those questions with him later on if you do decide to go with Australian seniors. OK.

[17 minutes 49 seconds][Customer] : He he's 12 years younger than me. So H how old you have to be for a senior?

[17 minutes 55 seconds][Agent] : Ah, 45.

[18 minutes][Customer] : Oh, that's right.

[18 minutes 3 seconds][Agent] : Yeah. OK, not a problem, Christine.

[18 minutes 6 seconds][Customer] : OK. Thanks.

[18 minutes 5 seconds][Agent] : I'll just pop you on hold for a moment, OK?

[18 minutes 8 seconds][Customer] : Yes, thank you.

[18 minutes 7 seconds][Agent] : And I'll come back with the answer, all right. Hi, Christine. You still there? All right. Thanks for holding. So yeah, I've just gone through, I've just had a look and epilepsy is not a problem for Australian seniors life insurance.

[19 minutes 37 seconds][Customer] : Yes, Alright, that's good to know.

[19 minutes 50 seconds][Agent] : OK, so, yeah, so if you want, you can actually show him all that information I will send you as well, umm, in that time. And then, yeah, just see how you go with your

other current policy. And I'll. I'll speak to you on Friday at 4:00 PM. Yeah.

[19 minutes 57 seconds][Customer] : Oh, Friday, great.

[20 minutes 8 seconds][Agent] : OK.

[20 minutes 7 seconds][Customer] : Yes, thanks for your help.

[20 minutes 9 seconds][Agent] : Can I help you with anything else tonight, Christine? No.

[20 minutes 13 seconds][Customer] : No, no, I think that's enough.

[20 minutes 15 seconds][Agent] : OK. All right.

[20 minutes 17 seconds][Customer] : Alright, thanks.

[20 minutes 17 seconds][Agent] : Well, you have a lovely night. OK. I'll speak to you in a couple of days.

[20 minutes 19 seconds][Customer] : Yeah, Thank you.

[20 minutes 21 seconds][Agent] : All right, bye.

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