

[3 seconds][Agent] : Hey Margul, it's ADA. I'm calling you from Australian Seniors Insurance, just giving you a call. Has received the expression of interest online with regards to our life insurance. Just let me assist you further. Can I confirm your form and date of birth please?

[1 seconds][Customer] : Hello 1st I need to introduce myself. This is Mohamed Hashimi. I did the online inquiry and I spoke with your colleague this morning. She told me 5:00 you guys going to call me back again And it's, I did apply that for my mom. She's, I act O on behalf of her, but you can talk with her. She's not able to speak English.

[53 seconds][Agent] : Yeah.

[42 seconds][Customer] : Uh, if you need the translate, I can help you guys with, uh, but she can listen and she, uh, whenever she needs to get help, I can support her.

[54 seconds][Agent] : Oh, OK.

[54 seconds][Customer] : Uh, you can talk to her. Yes.

[56 seconds][Agent] : Oh, OK.

[56 seconds][Customer] : I I put it on a speaker.

[58 seconds][Agent] : Oh, OK. Sure. Now I can certainly help you. OK, so is it insurance with you now?

[1 minutes 7 seconds][Customer] : Yeah, she's with me.

[1 minutes 6 seconds][Agent] : Oh, OK. Am I able to speak with him? Oh, OK. Can I just confirm what language you speak?

[1 minutes 11 seconds][Customer] : Yeah, Persian.

[1 minutes 21 seconds][Agent] : OK, I will just need to add an interpreter in this. Now before I continue, I'm just going to say that all our calls are recorded. Any advice? Providers general nature may not be suitable to the situation now, Umm, my goal, what I'm going to do is I'm just going to add an interpreter into this call, OK, for Persian language. And what I'm going to do is I'm just going to see if they're available. I might, it might be 5 or 6 minutes. Are you OK to hold the line?

[1 minutes 48 seconds][Customer] : She doesn't understand English, so I yeah, I said yes, OK.

[1 minutes 52 seconds][Agent] : OK, thank you. I'll bring an interpreter. Thank you. Thank you so

much for waiting. I appreciate your patience. Unfortunately, it is a little bit busy now. I will try for a further three to four minutes. Is that OK with you?

[7 minutes 19 seconds][Customer] : Yeah, that's fine.

[7 minutes 20 seconds][Agent] : OK, perfect. Thank you. Place me back on hold.

[7 minutes 23 seconds][Customer] : No worries.

[12 minutes 39 seconds][Agent] : Thank you so much for waiting. I appreciate your patience, Margo.

[12 minutes 43 seconds][Customer] : Yeah, welcome.

[12 minutes 44 seconds][Agent] : So I do have an interpret on the line that will be able to provide information to Mrs. Margo Hashemi. Is that OK?

[12 minutes 51 seconds][Customer] : Yeah, this call will be recorded.

[12 minutes 58 seconds][Agent] : Hello.

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

[13 minutes 12 seconds][Agent] : OK, So sure. So all material related to Greenstone Financials Australian seniors insurance such as the product insurance has such as the product disclosure statement. And all correspondence is in English, do you understand?

[13 minutes 54 seconds][Customer] : Bali.

[13 minutes 57 seconds][Agent] : Yes. OK, great. So, umm, we did send out a brochure this morning in regards to the senior's life insurance. Were they able to take a look at this? None.

[14 minutes 21 seconds][Customer] : Bali. It's having contact, It's having contact. Have a lot of telephone Bali.

[14 minutes 43 seconds][Agent] : My son read it for me. OK great. Yes, so This is why we're returning the call. So my name is Cedar from Australian Seniors Insurance. Can I just ask her to confirm her full name and date of birth?

[15 minutes 4 seconds][Customer] : No.

[15 minutes 10 seconds][Agent] : Yeah, and date of birth, 31st of December 51. OK, great. Thank you for this information. I think she speaks diary. I'm not sure if umm, the important information you're giving them. Umm would be umm OK if I want because my dialect is I can't because I did ask

and they did confirm. So umm before I can see them. I'm just going to state that Please note on the calls are recorded in advice, provide issue of nature and then it'll be suitable to your situation. Now the customer did confirm that they do speak umm Persian.

[16 minutes 15 seconds][Customer] : Yeah, that's correct.

[16 minutes 20 seconds][Agent] : Hello, can you hear me?

[16 minutes 20 seconds][Customer] : Just a slight difference.

[16 minutes 22 seconds][Agent] : Yep, hello. Yes, yes, yes. So the customer did confirm that they do speak Persian. All right, no worries. We continue. OK, sure. So please, again, I'll advise. Please note all our calls are recorded. Any advice? The providers general in nature and may not be suitable to your situation. OK, I'm on my telephone back. So if I call your mom back, Michelle, uh, can I confirm that you are a female Australian resident?

[17 minutes 13 seconds][Customer] : Love it.

[17 minutes 16 seconds][Agent] : Yes. Yes to both. Is that correct? Yes. OK, great. Now can you please find out if she wish to proceed or does she need to know more information? Like has anything changed from her last call this morning? No, OK. So what I can do is I can umm run through the benefits that we have umm at Australian Seniors insurance for her and then go through some pricing.

[17 minutes 48 seconds][Customer] : No plus plus.

[18 minutes 28 seconds][Agent] : OK, great. So at seniors life insurance, they're designed to provide financial protection for her loved ones through a lump sum payment if she was to pass away before her 85th birthday. When the and this is when the policy ends. May yes I'm I'm done.

[19 minutes 2 seconds][Customer] : Then Russia.

[19 minutes 8 seconds][Agent] : So again, I do need to let you know that the lump sum payment is if SH she was the pass away before her 85th birthday when the policy ends. Now she can choose between \$10,000 up to \$200,000 OK. She can also nominate up to 5 beneficiaries to receive the nominated benefit amount.

[20 minutes 7 seconds][Customer] : What?

[20 minutes 7 seconds][Agent] : OK, now if death is due to an accident, your chosen benefit will triple. We also sure so we also include an advance payment of 20% of the benefit to help with funeral cost at the time.

[20 minutes 56 seconds][Customer] : The Salam.

[21 minutes 2 seconds][Agent] : You don't understand what she says. My son wants to help me. Yep. Please let him know we need to speak through you. You're. You're our certified interpreter. So her son can't help her or translate for her.

[21 minutes 30 seconds][Customer] : Who?

[21 minutes 33 seconds][Agent] : OK. OK. So it is easy to apply and we just ask her eight yes or no questions relating to her health over the phone to see if she's approved. OK, yes or no?

[22 minutes 3 seconds][Customer] : Oh.

[21 minutes 56 seconds][Agent] : Can I continue? Mm hmm. Yes. OK, so if you are accepted and once you commence the policy, you will be covered immediately for death due to any cause except for suicide in the 1st 13 months I guess. So I'm over there. They char yes, parsing by the initial motor Cabun corne beteira. OK, OK. In addition, there is a terminally ill advanced payment included in the cover.

[22 minutes 50 seconds][Customer] : Bye bye.

[23 minutes 19 seconds][Agent] : So this means if you were diagnosed with 24 months or less to lead by a specialized medical practitioner, we can pay your benefit amount in full to help with medical costs. Does she have any questions for me? So far no. OK now before I continue to look at the price, can actually confirm her post code and suburb.

[24 minutes 1 seconds][Customer] : Well, no, but I have to interrupt. I have to tell her what's the correct address. 39 Isabella St. Shadow Park, 4128, Brisbane. Brisbane.

[24 minutes 38 seconds][Agent] : OK sorry so can I confirm the post code and suburb first?

[24 minutes 55 seconds][Customer] : Let me check the post code to be honest.

[25 minutes 3 seconds][Agent] : OK, can. Sorry, what's the suburb I can just find the post code on online? Yeah OK perfect.

[24 minutes 58 seconds][Customer] : 4128 I think Shaler Shaler Park SHAILER Park building.

[25 minutes 21 seconds][Agent] : So it's 4128 and can I confirm the address?

[25 minutes 29 seconds][Customer] : 3939 Elizabeth St.

[25 minutes 38 seconds][Agent] : OK great. I do need to let you know all calls are recorded and advice to provide you general nature may not be suitable to your situation. Does Margo give permission for you to provide or speak on her behalf?

[25 minutes 33 seconds][Customer] : Li Double S the A double L she did request before.

[25 minutes 53 seconds][Agent] : Sorry, I will need the translator to ask this to Margo and I will need to hear it from Margo. Sorry, just compliance.

[25 minutes 58 seconds][Customer] : OK Valley Valley.

[26 minutes 11 seconds][Agent] : Yes, yes. OK, thank you. This is the same as the postal address. OK, great.

[26 minutes 17 seconds][Customer] : Yes, Valley Valley.

[26 minutes 28 seconds][Agent] : okandconfirmingtheemailaanaya21@yahoo.com dot AU. Yes. OK, great. Now what I'm going to ask now we're going to proceed is I will meet you. I'm sorry. So what we're gonna do is we're gonna go through a quote together. So have you Margle had a figure in the last four months? Cigarette. Did you ask? Yes. I'm not sure. What do you extended those extra cigar Casey Dean in the last one? Yes, I did. I know. So you extended those extra cigar Casey Dean?

[27 minutes 9 seconds][Customer] : Ma'am, I'm not. I'm not cashed in.

[27 minutes 29 seconds][Agent] : No. OK, great. So I'm just answering no to the client has not had a figure in the last 12 months. Now can now keep in mind our level of cover ranges from \$10,000 up to \$200,000. What amount would you like to start at? 100,000 OK OK. 300,000 sure. So my goal for \$200,000 worth of cover, you're looking at a premium of \$323.98 per fortnight.

[28 minutes 10 seconds][Customer] : 2, 100.

[28 minutes 30 seconds][Agent] : So would you like to look at any other levels of cover? No. Does she wish to continue on 200 \$1000?

[28 minutes 52 seconds][Customer] : OK, Marley.

[29 minutes 11 seconds][Agent] : Yes. OK, great. So I do need to let you know your premium is steps, which means it will increase each year.

[29 minutes 31 seconds][Customer] : Well, sure.

[29 minutes 27 seconds][Agent] : As an sure as an indication, if you make no changes to your policy, your premium next year will be. Sorry Sir, can you please transfer as an indication if she makes no changes to the policy, your premium next year will be \$346.66.

[30 minutes 33 seconds][Customer] : Persia, Persia.

[30 minutes 24 seconds][Agent] : \$346.66 that's so she sent her hardwood don't have to every fortnight. Yes, that's correct. I don't have to. OK. You can also find information about our premium structure on our website.

[30 minutes 46 seconds][Customer] : Persia, Bali.

[31 minutes 10 seconds][Agent] : OK, great. So, OK, great. So the next step is to take you through health questions to confirm if you're eligible for cover. OK, OK so I do need to read a pre underwriting disclosure.

[31 minutes 32 seconds][Customer] : Bali, Bali.

[31 minutes 57 seconds][Agent] : OK, please be please be aware all calls are recorded for quality and monitoring purposes. Yeah, we collect your personal information to provide insurance quotes, issue cover and other related services.

[32 minutes 22 seconds][Customer] : Valley, Valley.

[33 minutes 2 seconds][Agent] : We will share this with your insurer and they share it with other Australian service providers. For the purpose of administering your policy or handling claims. Can I continue? Yes, our privacy policy tells you more, including how to access incorrect 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.

[35 minutes 54 seconds][Customer] : Well, sure.

[35 minutes 15 seconds][Agent] : This means that you need to ensure that you understand each

question I ask you and that yeah, and that you provide honest, accurate and complete answers. OK, you need to answer each question in full.

[36 minutes 35 seconds][Customer] : Russia. Motion.

[36 minutes 41 seconds][Agent] : 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 all make adjustments to the terms and conditions of your policy. Do you understand and agree to you, Judy?

[38 minutes 20 seconds][Customer] : Valley, Valley.

[38 minutes 24 seconds][Agent] : Yes, yes. OK, great. I need to ask the following questions specific to COVID-19. So no teacher, I was asking you for some that we didn't do that. 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? OK. What was the month for the hospital if she had been in hospital? No. Sure. I can ask two questions. Yeah. So have you been hospitalized for COVID-19 in the last six months? No. OK, great. Have you been diagnosed with COVID-19 in the last seven days?

[39 minutes 26 seconds][Customer] : Not right, not right.

[39 minutes 51 seconds][Agent] : No. OK, perfect. So now we're just going to ask the 8 questions health questions to see if she's eligible. I am telling you umm, there is a umm dialect difference between hair dialect and my dialect. I am just saying this because it's getting recorded. Later on they might just come and say because interpreter dialect was different, we did not understand the question. That's why I am insisting that they need to have the proper interpreter. But saying that I'll continue, but there is not no responsibility on my shoulder if anything happened yeah sure. Because the, the, the patients, the your customer uh her dialect is daddy. I am Persian from Iran. So if anything they come back and they say that she did not U understand the questions that they were asked. I am saying it for the sake of recording. No sure, that's fine. Umm, I am aware the call is being recorded. The customer did confirm that they do speak Persian. Can I have Mrs. Margul or your son that she authorizes to confirm this please? No, Margo.

[41 minutes 22 seconds][Customer] : Yes, I did ask for Persian, we do understand that and I'm

listening to all the reports conversation. If there is a mistake, I will correct it.

[41 minutes 35 seconds][Agent] : OK. And is Miss Margul understanding the interpreter?

[41 minutes 40 seconds][Customer] : How do you want to make for me? Bye.

[41 minutes 42 seconds][Agent] : Can you confirm this interpreter, please?

[41 minutes 52 seconds][Customer] : Value Value.

[41 minutes 56 seconds][Agent] : Yes. OK. So we'll just proceed as the customer has confirmed that they do understand you. In the last five years, have you been admitted to hospital as an inpatient because of a heart attack, stroke or heart failure?

[42 minutes 31 seconds][Customer] : Just I have to, uh, help her on this. Is it possible I'm supporting her regarding the information? She has been in hospital 2 days ago, high blood pressure as I mentioned to your colleague today.

[42 minutes 53 seconds][Agent] : Yeah. So the question is asking, in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, a heart failure or stroke? So can.

[43 minutes 12 seconds][Customer] : We we don't think so. In five years she has been in hospital but not really sure if heart attack or not.

[43 minutes 24 seconds][Agent] : OK, I will need to ask interpreters. I'll break this down. So in the last five years, have you been admitted to hospital as an inpatient because of a heart attack?

[44 minutes][Customer] : Alright, that was cancelled. Bye next time.

[43 minutes 41 seconds][Agent] : I have. Is that a yes or a no?

[44 minutes 32 seconds][Customer] : Not sure on this to be honest.

[44 minutes 44 seconds][Agent] : I am not sure I'm from I have 4:00. OK, So what we'll have to do is they will need to go back umm and get these checked with the hospital to see if she's been an impatient because of a heart attack half a nail stroke. So mobile updating the motor stand by the motor stand. They're posting to a lot or you cannot be motor stand fast. Are you or not? OK, OK, so does she want me to call her back? Umm, in how many days? Hello.

[45 minutes 13 seconds][Customer] : Bossa after you end up after you end up. Valley after you end

up.

[45 minutes 48 seconds][Agent] : Next week, Next week? OK, so ask her sorry, umm, is this time next Monday OK? Will she have the answers by this time next Monday around 6:00 PM on Monday the 16th? Yes, OK. Thank you. So tell her I will call her back. Yes, at 6:00 PM on Monday the 16th. OK, OK. OK. Thank you. Was there anything else you need assistance with today?

[46 minutes 10 seconds][Customer] : Bali, Bali, Bali just uh, again I'm interacting. If there is any other questions, we need to provide official, uh, document like record of GP or let you let us know. We provided because we are not sure about some stuff. We want to make sure it's correct answer to all questions.

[47 minutes 7 seconds][Agent] : Sure. So umm, there are a question so I can provide this to you now. Umm, the next question would be umm, due to lung diseases or any asthma. So what we would recommend you do is you just print out, umm, a medical history with everything that she's being in hospital, I'm admitted into the hospital for.

[47 minutes 31 seconds][Customer] : OK, that's easy.

[47 minutes 32 seconds][Agent] : Yeah. And then when we'll ask the question next week, you can just refer to the medical documentation you have.

[47 minutes 39 seconds][Customer] : Yeah, even I can submit that documentation to your website, to your e-mail as well. So in that case you have it because we want to answer correctly. That's why sometimes we confuse to think, is it five years? Five years?

[47 minutes 53 seconds][Agent] : That's correct, that's correct. You, you do need to answer correctly as it, it does umm, affect your claim in the end if you answer incorrectly, which is what I've read in the pre and the writing disclosure. So yes, we would recommend you just umm, speak to a doctor and get everything from the last five years, umm, and all the reasons why she's admitted to hospital and the umm, illnesses that she had stuff with or diagnosed with. And then we can proceed with this when we call you back next week.

[48 minutes 1 seconds][Customer] : Yes, as I read on your brochure on your policy, she, she is able to ask for someone to support. That's why I'm here to support her. That's only why I'm supporting

her because she needs to confirm some dates, some information.

[48 minutes 44 seconds][Agent] : None.

[48 minutes 41 seconds][Customer] : She's not remembering dates in English and she's OLD to be honest.

[48 minutes 47 seconds][Agent] : Sure. And that's definitely OK to do. We do allow you. But yes, we do need a certified interpreter in the call also. And then we do need her to allow you to speak on her behalf during the call. So they stayed in the recording, which is what we did today. So that was fine.

[49 minutes 3 seconds][Customer] : OK.

[49 minutes 5 seconds][Agent] : No worries.

[49 minutes 4 seconds][Customer] : Thank you very much and I will take those information and bring it back.

[49 minutes 10 seconds][Agent] : OK, perfect. We'll call you next week on the 16th at around 6:00 PM this time next week.

[49 minutes 16 seconds][Customer] : Thank you. Have a good day.

[49 minutes 17 seconds][Agent] : Sure. Thank you so much.