

[17 seconds][Agent] : Good afternoon, Sally. It's best calling from real insurance. How are you today?

[16 seconds][Customer] : Hello, I'm good. Thanks. How are you?

[23 seconds][Agent] : I'm very good. Thanks Sir. The reason for my call is in recent in regards to your online inquiry for life insurance. So I'll go through the cover again. I know what my colleague has. I do need to let you know that all calls are recorded. Any advice I provide is general nature may not be suitable to your situation and so could I just get your full name and your date of birth please?

[31 seconds][Customer] : Yep, Yep.

[47 seconds][Agent] : Yeah. Sorry. What was the date of birth?

[45 seconds][Customer] : So it's Sally Thompson, 23rd of 1980, 823rd of the 3rd 1988.

[56 seconds][Agent] : Thank you so much for that and I'll go through the cover again so it's a very easy to apply I know my colleague who went through it with you so I'll just go through one more time so I'll I'll ask you some help to master up questions over the phone. If you are accepted and once you decide to commence the policy you will be covered immediately for best due to any cause. The only thing you're not covered for is suicide in the 1st 13 months. Now, in addition, there's also the terminal advance payment that's included in the cover. So that means if you was diagnosed with 12 months or less to leave by a medical practitioner, we will also pay your claim in full. Now, my colleague did call you for the \$1 million, Is that right? Let me just see.

[1 minutes 33 seconds][Customer] : Yeah, yeah, yeah. So then he quoted me for mine, and then he quoted my husband and my kids. But my kids were at least the funeral cover.

[1 minutes 53 seconds][Agent] : Yes, yes. So I'm just looking at your kids as well. 54, yes, Fair enough. So yeah, with your kids and yourself. Yeah. Have you had a cigarette in the last 12 months? Thank you.

[2 minutes 13 seconds][Customer] : No, I used to smoke, though.

[2 minutes 18 seconds][Agent] : Umm, yeah, me too. Me too. Umm, me too. It's cost too. Too expensive.

[2 minutes 25 seconds][Customer] : Yeah, that's right.

[2 minutes 26 seconds][Agent] : Yeah. Umm. And the children cover. So you had Joshua, Joshua Thompson, your your husband. And you had Jasmine Bailey. Is that right? It's a daughter. And what benefit amount would you like me to put for your daughter so you could get from \$20,000 up to 50,000?

[2 minutes 36 seconds][Customer] : Yep, Yep, for all the kids I ha Cos I had. I've actually got six kids. This should be 08 kids. I think I had 40,000. Yeah.

[2 minutes 53 seconds][Agent] : Yeah, 40,000 in there, 40,000.

[3 minutes 18 seconds][Customer] : So can you find me the measuring type?

[3 minutes 29 seconds][Agent] : So nice big family.

[3 minutes 32 seconds][Customer] : Yeah.

[3 minutes 33 seconds][Agent] : I'm the oldest of five myself.

[3 minutes 36 seconds][Customer] : Oh, that's cool.

[3 minutes 37 seconds][Agent] : Yeah, and there's one go. She's the youngest.

[3 minutes 44 seconds][Customer] : Poor thing.

[3 minutes 41 seconds][Agent] : So, so, umm, so I've, I've done that for the 40,000 for each child now. And now you could choose cover for yourself between \$100,000 up to \$1,000,000. And then you did pick \$1,000,000 when you spoke to my colleague Rob.

[3 minutes 54 seconds][Customer] : Yeah, yeah.

[4 minutes 7 seconds][Agent] : So I'll just get that quote for you. But there was something. But the quote is different to what he quoted you. So he quoted you 41. Oh, but he's put it's. Yeah, he's put \$20,000 for each child. Yeah. So with.

[4 minutes 18 seconds][Customer] : I think, oh, did he what?

[4 minutes 24 seconds][Agent] : So now you've informed me you want 40,000 for for 40,000 for each child it's \$4048 and.

[4 minutes 33 seconds][Customer] : Because what I've done so that when he quoted me, they quoted me with a million.

[4 minutes 39 seconds][Agent] : Yeah, yeah.

[4 minutes 39 seconds][Customer] : My husband saw half a million because his was obviously dearer because he's a male and he smokes and then I see my kids were so then at the 20,000 and I think he quoted me about \$85 a fortnight. Does that sound correct?

[5 minutes 1 seconds][Agent] : Let me just.

[5 minutes 5 seconds][Customer] : I can't remember now. I read it down at work.

[5 minutes 7 seconds][Agent] : That's all right. So without your ho, so. So with your husband in there, it's umm, and he's a smoker and it's for the \$1 million now I'll put each child here. Let me just.

[5 minutes 22 seconds][Customer] : Yeah, no, I had my husband at half. I only had him at 500,000 because his was really expensive at the million.

[5 minutes 30 seconds][Agent] : Yeah, it's fair enough.

[5 minutes 33 seconds][Customer] : If he wants that, he can buy it himself.

[5 minutes 33 seconds][Agent] : So yeah, yeah, like it's right. The rub was right, you know, it's because he's a smoker and he's mail. So, umm, Now with that being said, but because I've put all the kids at 40,000, not 20, umm, it's \$96.54 a fortnight.

[5 minutes 43 seconds][Customer] : Yeah, yeah. Am I like can I bump them back down then to the 20?

[5 minutes 57 seconds][Agent] : Yeah, I could do that. Just give me one moment. No, that's all right.

[6 minutes][Customer] : Sorry, it's in the drawer out there is it? Sorry, I'm just getting the measuring tape because I forgot I was meant to check my height.

[6 minutes 12 seconds][Agent] : Fair enough. I'm off to Haley. And is your husband there? No, it's all right. We'll sit. We could set up your one with the kids. So all up, uh, with your 1 and your husbands and with the children as well. It's \$87.54.

[6 minutes 53 seconds][Customer] : No, Yep. And is that with him?

[7 minutes 15 seconds][Agent] : That's with your husband.

[7 minutes 16 seconds][Customer] : Yeah. See, that's not a catch up with you and ask the questions. Is that what you have to do?

[7 minutes 16 seconds][Agent] : So yeah, that's all right. We could set your one up and then I can

call back later and then we can go through with your husband.

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

[7 minutes 30 seconds][Agent] : So we'll just so we'll go through the questions. Now I do need to let you know that your premium is step, which means you'll generally increase itchy as your age. In addition, this policy has automatic indexation, which means itchy. Your sum insured will increase by 5% with associated increases in premium. You cannot value this automatic indexation itchy. So I've just took off your husband as well off the policy. So your fortnightly premium is, is now \$39.87. And that's with you and your children.

[8 minutes 1 seconds][Customer] : Yep. So he'll have to ring up and send. He's going up. Is that right?

[8 minutes 6 seconds][Agent] : Yeah, I'll call. I'll call on a day. We'll set up a day where I can call and he'll be there and I could call it.

[8 minutes 12 seconds][Customer] : Or can I can I add cover without him?

[8 minutes 16 seconds][Agent] : Yeah, you can. No, you could have cover without him.

[8 minutes 16 seconds][Customer] : Is it only the So what kind of cover can I add to him?

[8 minutes 26 seconds][Agent] : Sorry.

[8 minutes 28 seconds][Customer] : So what cover can I add for him?

[8 minutes 34 seconds][Agent] : Oh, the, when he's not here, Yeah, yeah. Uh, so we can, I can go through the funeral cover for him for now, if you'd like.

[8 minutes 35 seconds][Customer] : But yeah, yeah, just in case.

[8 minutes 49 seconds][Agent] : Yeah, we could.

[8 minutes 46 seconds][Customer] : He never ever rings up 'cause he's hopeless and that way I know I've got something there.

[8 minutes 52 seconds][Agent] : No, yeah, it's totally understandable. So what I'll do is we'll go through the, umm, the life insurance for yourself. And then once that's done, we'll go through and we'll do the funeral insurance for your husband and then I could call back later and we can set up the life insurance for your husband if you like.

[9 minutes 5 seconds][Customer] : Yep, sure. Yep.

[9 minutes 12 seconds][Agent] : OK. You know, I do have a umm, just give me one moment. So with the children's cover, if your children are Australian residents age with two between 2 and 17 years old, you can add them to your policy, which you have until they've reached 21. OK, now the children's insurance benefit amount is paid as a lump sum in the event that the insured child suffers death from any cause or serious illness or serious injury as assessed against definitions in the. PS Knock on wood, that never happens. Like I said, you could choose cover from \$20,000 up to \$16,000 and you have chosen the 40 the the 20,000.

[9 minutes 20 seconds][Customer] : You're right, yeah.

[9 minutes 55 seconds][Agent] : Now I do need to let you know that there were about the following exclusions when it comes to this child's cover. So any claim arising from an injury, illness or death from any cause other than accidental death that becomes apparent before during the first three months of the children's option commencing will not be covered. Serious serious injuries or illness claims due to on general conditions or as a result of an intentional act by the policy owner will not be covered. So are you happy for me to add this optional cover to your quote?

[10 minutes 30 seconds][Customer] : Yeah, I'm. What's the season that any of that mean? Does that mean if I kill them, they don't get in handle cover? I don't understand.

[10 minutes 33 seconds][Agent] : So yes, very much there is a umm there, yeah. So there is so any. So, yeah.

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

[10 minutes 43 seconds][Agent] : So any claim arising from injury or illness or death from any 'cause other than accidental death that becomes apparent before or during the first three months of the children's optional option commencing will not be covered. OK. So if yeah, so there there is a waiting period for that. OK.

[10 minutes 57 seconds][Customer] : Oh yeah, yeah, Yep.

[11 minutes 3 seconds][Agent] : Now serious injuries or illness claims due to congenital conditions or as a result of an intentional act by the policy owner will also not be covered. No worries, Sir. And

now you're happy for me to add this optional cover to your quote.

[11 minutes 14 seconds][Customer] : Yep, yes.

[11 minutes 21 seconds][Agent] : No worries. So we're glad for the whole the most off questions for yourself. I do have a pre disclosure statement I'll read out to you. And he says 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 make sure with other Australian service providers for the purpose of adventuring 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. We'll apply time for insurance. You have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure they understand this question I ask you and they provide honest, accurate, 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. If this happens, insurer may be entitled to cancel your policy, decline a claim, make adjustments to the terms and conditions of your policy. Do you understand and agree to your duty?

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

[12 minutes 21 seconds][Agent] : Thank you. That's all right. 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? Thank you. Are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia, in Australia, yes or no?

[12 minutes 21 seconds][Customer] : Sorry, no, sorry. Say that again.

[12 minutes 43 seconds][Agent] : Are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia? You know, are you?

[12 minutes 51 seconds][Customer] : No, yes, sorry.

[12 minutes 56 seconds][Agent] : That's all right. So the question is saying are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia? Hello.

[13 minutes 12 seconds][Customer] : Sorry. Are you still there?

[13 minutes 13 seconds][Agent] : Yeah, yeah, I'm still here. So I'll repeat the question again.

[13 minutes 15 seconds][Customer] : Yep, sorry.

[13 minutes 17 seconds][Agent] : Sally, he says, are you? That's OK. Are you sorry? So it's sorry. What was that? Yeah, yeah, I could tell it's cutting out sometimes. So I'll repeat again. So he says are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia.

[13 minutes 28 seconds][Customer] : I just have really poor reception, yes.

[13 minutes 45 seconds][Agent] : Thank you. Does your work require you to go underground? Work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore?

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

[14 minutes 5 seconds][Agent] : Sorry, thank you. The next session is in relation to your heart and weight. Please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. What is your exact height? Sorry, 167 and what is your exact weight?

[14 minutes 28 seconds][Customer] : And 6710 centimeters, 167 centimeters 93.3.

[14 minutes 40 seconds][Agent] : Umm 93.3 and thank you. Just give me one moment. And have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months? Thank you to to to the best of your knowledge. Are you infected with or are you in high risk category for contracting HIV which causes AIDS? Do you work as or do you engage the services of a sex worker? Do you have definite plans to travel or reside outside of Australia IE booked or will be booking travel within the next 12 months? Thank you. Do you have what do you have existing life insurance policies with other life insurance companies with the combined total sum of short of more than \$5 million.

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

[15 minutes 38 seconds][Agent] : Thank you. Now the next section is into relation of your medical history. So have you ever had symptoms of being diagnosed with or treated for or tend to seek

medical advice for any of the following cancer tumor, molar cysts, including skin cancer, sunspots, Melanoma or leukemia? Have you ever had an abnormal pap smear, stroke, chest pain or heart conditions such as but not limited to heart attack and angina or high blood pressure? No high cholesterol, thyroid condition, or neurological symptoms such as dizziness or fainting? No diabetes, red blood sugar, impaired glucose tolerance or impaired fasting glucose.

[15 minutes 55 seconds][Customer] : No, no, no, no, no.

[16 minutes 20 seconds][Agent] : No hepatitis. Oh sorry. Hepatitis or any disorder of the liver, stomach, bowel, cold, bladder or pancreas. Epilepsy, murder, neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, anxiety, depression or stress requiring medical treatment or any other mental health disorder. No worries. So is your condition any form of schizophrenia, bipolar or psychotic disorder?

[16 minutes 30 seconds][Customer] : No, no, I do have anxiety, no.

[16 minutes 57 seconds][Agent] : Thank you. So is your condition so A depression, anxiety, post Natal depression or stress including post traumatic stress disorder. B anorexia, anorexia, nervous or bulimia, CADHAD or ADD, they are the mental illness A. So depression. And how many episodes have you had which require treatment? So one to two episodes, 3 to 4 episodes, five to six episodes of seven plus 22.

[17 minutes 26 seconds][Customer] : AI don't think any of them have required payment, but I'll do the one for two.

[17 minutes 30 seconds][Agent] : No, no worries. And have you had symptoms O symptoms? So have you had symptoms or treatment for this condition within the last six months?

[17 minutes 30 seconds][Customer] : I think that's what I done last time, no?

[17 minutes 42 seconds][Agent] : So when it comes to anxiety, depression, did it require medical treatment? So the question does ask anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[17 minutes 47 seconds][Customer] : No, no, it didn't. So I don't. I think last time I still selected it, but I don't have to. Like I thought that you thought you had to still select one or the other.



[18 minutes 4 seconds][Agent] : But I don't have to look, I'll just place you on a quick hold just to make sure. Uh, but because you did ask, but I'll, is that OK? I shouldn't be too long, Sally.

[18 minutes 15 seconds][Customer] : Yeah, yeah.

[19 minutes 54 seconds][Agent] : Thank you for holding so sorry. We do what we do have to pull in. Yes, because it is anxiety and it's I say anxiety and then, depression or stress require medical treatment. So it is the and it's just the one to two episodes.

[19 minutes 56 seconds][Customer] : Yep, Yep.

[20 minutes 13 seconds][Agent] : And have you had any symptoms or treatment for this condition within the last six months? Have you seriously contemplated?

[20 minutes 18 seconds][Customer] : No, no. No, no, no, no.

[20 minutes 20 seconds][Agent] : Have you ever seriously contemplated or attempt a tool side any illegal drug use, abusive prescription medication or received medical advice or counseling for alcohol consumption, disorder of the kidney or bladder, blood disorder or disease, asthma or other respiratory disorder excluding childhood asthma, other So the next session is still in relation to your medical issues. So, but other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting the results of any medical tests, investigations, example undergoing any surgery had medical tests or investigations, for example, X-rays, scans, blood tests or biopsy? Or awaiting the results other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

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

[21 minutes 19 seconds][Agent] : So the next session is relation to your family history. So there's two questions. And the family, your immediate families regarding to your mother, father, brother or sister. So, to the best of your knowledge, have any of your immediate family, living or deceased ever been diagnosed with Polycystic Kidney disease, Huntington's disease, or or familial abdominis polyposis? To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other head retreat disease prior to age 60?

[21 minutes 41 seconds][Customer] : No, no.

[21 minutes 51 seconds][Agent] : Other than one off events such as gift certificates and Duchess, do you engage in or intend to engage in any of the following aviation other than as if they're paying passenger on a recognized airline, Motor racing, parachuting, mountaineering up sailing, scuba diving deeper than 40 meters, cave or wreck diving, or any other hazardous activity? No thank you. And are you satisfied with the answers you have provided me today? Thank you. So you have been fully approved for our life insurance, which is great news. And the underwriters have made no adjustments to your premiums, which is even better news.

[22 minutes 11 seconds][Customer] : No, Yes, yeah.

[22 minutes 27 seconds][Agent] : So you've got the best app up. So we'll do. We'll set up your policy, get you covered today, send you the policy documents so you could look at them over as well. Now would you like to use BSP Account Number or Visual MasterCard there? It's, it's up to you.

[22 minutes 45 seconds][Customer] : Doesn't worry me but I might just go in my card.

[22 minutes 53 seconds][Agent] : No worries. And it's under your name, Sally Thompson.

[22 minutes 55 seconds][Customer] : Yes.

[22 minutes 57 seconds][Agent] : Thank you for that, Sally. Now, for security purposes, we'll obtain your card details, the call recorded. We'll stop and we'll recommend after we have collected your details.

[23 minutes 39 seconds][Customer] : The. None.

[24 minutes 9 seconds][Agent] : Now please be advised the call recording is now resumed for qualityandmonitoringpurposesandihaveyournamehereassally.hall@homo.com. Now as a business we generally collect payments within the next 7 days. So when in the next 7 days will be suitable for you?

[24 minutes 22 seconds][Customer] : Yep, probably we Wednesday or Thursday next week. Is that all?

[24 minutes 37 seconds][Agent] : So it's up there, you choose a day when, when would it be suitable

for you?

[24 minutes 41 seconds][Customer] : If I go Wednesday, Wednesday next week?

[24 minutes 41 seconds][Agent] : Wednesday next week, Wednesday next week. So that's the ninth of the 11th.

[24 minutes 47 seconds][Customer] : Yes.

[24 minutes 48 seconds][Agent] : Now what is now already at a declaration. So once I've read out the declaration, you will be covered as of today, you and your children.

[24 minutes 57 seconds][Customer] : Yeah.

[24 minutes 55 seconds][Agent] : OK, this is he. Thank you. Sally Thompson, it is important you understand the following information. I'll ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Family life covers issued by Hanover Life Free by Sholaja Ltd, whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I'll refer to as DFS trading as real insurance, to issue and raise this insurance on it's behalf. Hanover has relied upon the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. Hanover should apply the market determination for this product, which describes the type of consumers this product is designed for. Distribution practices are consistent with this determination and you can attend a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm you have answered all of that questions in accordance with you duty?

[25 minutes 52 seconds][Customer] : Yes.

[25 minutes 53 seconds][Agent] : Thank you. We may from time to time provide offers to you by the communication methods you have provided to us in relation to other products and services. By going to this declaration you could set to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum benefit in the mail or the following. Sally Thompson receives \$1 million in events of life insurance. Children's cover also exists on this policy. A benefit is not paid in the event of suicide in the 1st 13 months of

the policy. Your premium for your first year of cover is \$39.87 per fortnight. Your premium is a step premium which means you'll be calculated each policy anniversary and will generally increase as you age. The sum insured will also increase automatically by 5% each year and you could opt out of this each year.

[26 minutes 43 seconds][Customer] : Yes.

[26 minutes 39 seconds][Agent] : Included in your premium is an amount payable to GFS of up to 65% to cover cost. Your premium will be debited from your credit card which you will authorize to debit from and have provided to us. The policy documenta The policy documentation and PDS and FSD will be sent to you within 5 working days and if you've 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 a 30 day cooling off. During which you may cancel your policy and and any premium you may have pay and you may have paid will be refunded in full unless you have lodged the claim. If you are replacing an ex an existing policy with this cover, we recommend that you do not cancel that policy until you have received and reviewed our policy in full. There are risks associated with replacing policies as your new policy may not be identical to existing cover and there may be other risks you should consider depending on your circumstances. We have a complaints process which you can access any time by contacting us. Full details are available online and in the documentation we are sending you. Do you understand and agree with the declaration? I've just read you yes or no? Yes.

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

[27 minutes 46 seconds][Agent] : Would you like any other information about the insurance now or would you like me to read any part of the PDS to you?

[27 minutes 53 seconds][Customer] : No, that's OK.

[27 minutes 54 seconds][Agent] : No worries, thank you. So that's all done now. Let me just now your address I have is a PO Box, is that right? Thank you. So your address is PO Box 14 with Doran NSW 2842.

[28 minutes 3 seconds][Customer] : Yes, yeah.

[28 minutes 15 seconds][Agent] : Thank you. So that'll be sent in there as well. There'll be a welcome pack, there'll be a free will kit as well and also a beneficiary form they could sign and send that over to us with the postpaid envelope that we have in there too. Now with regards to your husband. So we'll get it. Let me just so just give me one moment.

[28 minutes 30 seconds][Customer] : Yep, obviously I can't do the life insurance for him without him.

[28 minutes 42 seconds][Agent] : Obviously I can't see the life insurance without him.

[28 minutes 47 seconds][Customer] : Yep.

[28 minutes 46 seconds][Agent] : That's right. OK. And what's his, what's his full name, please? Thank you.

[28 minutes 52 seconds][Customer] : Joshua Thompson, second of the 12th, 86.

[28 minutes 54 seconds][Agent] : And his date of birth, second of 1286. And it didn't save his address on here. Could I get the postal address again, please? The PO Box? What's the suburb again?

[29 minutes 8 seconds][Customer] : Yep, that's Mandarin. Yeah. 2842 two, PO Box 14.

[29 minutes 9 seconds][Agent] : 2842 and PO Box 4 was the number two, PO Box 14. PO Box 14, there we go. And the same e-mail address and he's a male Australian resident.

[29 minutes 33 seconds][Customer] : Yeah.

[29 minutes 35 seconds][Agent] : Thank you. So yeah, what we can do, if you like, I can give you a call, umm, and set up the life insurance on a later date when he's there and I could give umm, if you like, or we could set up the funeral insurance for him. Now until he gets the life insurance, it's up to you. Uh, I don't know.

[29 minutes 54 seconds][Customer] : I don't know how long. How long does it take to do funeral cover?

[30 minutes][Agent] : Look, it's only, look, look, it's only up to, so it's, it's roughly around the same time. This is just less. There's no questions, no medical questions.

[30 minutes 11 seconds][Customer] : Yep.

[30 minutes 10 seconds][Agent] : Umm, it's acceptance guaranteed as long as you're an Australian

resident aged between 18 and 79. Uh, we could set up the cover for him. Umm, there is like when it comes to funeral insurance though, because there's no medical checks or medical questions for the first two months, you'll be covered for accidental death and accidental serious injury only. And then after the first two months, you'll be covered for death due to any cause. OK. Now, in addition, there's also the terminal illness benefits. That means after holding a policy for 12 months, if you're first diagnosed with the terminal illness for 12 months or less to leave by a medical practitioner, we will also pay the claim in full. But without federal insurance, you could choose cover between \$3000 up to \$15,000. And the premiums are levels, so they are designed to stay the same as you get older. But it's totally up to you.

[30 minutes 59 seconds][Customer] : Yes.

[30 minutes 59 seconds][Agent] : So we could sit, Yeah.

[30 minutes 59 seconds][Customer] : So how much if I went to 15,000, how much is that? Like how much is that cover?

[31 minutes 8 seconds][Agent] : Just give me one moment. Now also, when he reaches the age of 85, he can choose to end his cover and we will pay 75% of that choice of benefit amount. If he continues to keep his cover beyond the age of 85, the premiums will stop and we'll also add 25% on top of his choice of benefit amount. Yeah, with the 15,000 is \$21.52 a fortnight.

[31 minutes 36 seconds][Customer] : Yep.

[31 minutes 34 seconds][Agent] : Do you want to go ahead with that? Yeah, yes.

[31 minutes 38 seconds][Customer] : I'm just wondering, so so with mine, so with my life insurance, did mine have the funeral cover as well?

[31 minutes 47 seconds][Agent] : So there's a advanced payout of ten \$10,000 of the benefit of the benefit amount to help with for no cost and any other final expenses.

[31 minutes 56 seconds][Customer] : Yeah, OK.

[32 minutes 1 seconds][Agent] : So you want to go ahead with that?

[32 minutes][Customer] : Yep, I'm just wondering he might be better off than just ringing up and getting the life insurance.

[32 minutes 7 seconds][Agent] : Look, if you want, you want me to call you on another day, but he's there. Do you want to book another day where I could call you to see if he's there and we can go ahead with that For the life insurance?

[32 minutes 18 seconds][Customer] : Yeah, he works. He works dummy hours. That's the only issue.

[32 minutes 22 seconds][Agent] : When does it work?

[32 minutes 21 seconds][Customer] : He works for himself. So he works silly hours.

[32 minutes 32 seconds][Agent] : OK, how about this I'll work OK tomorrow I've got nine to five those that I have 9:00 to 5:00 on Friday, I have 12:00 to 8:00.

[32 minutes 42 seconds][Customer] : Yeah. So then maybe say around like the 7:00 on the Friday. Yep. And I'll tell him that someone's going to call. Do you want his number?

[32 minutes 48 seconds][Agent] : I could do that, definitely do that for you Friday so I could call you or him. Doesn't really as long as you guys.

[33 minutes][Customer] : I'll give you his number. That way if he's not with me, you'll be able to get on with.

[33 minutes 4 seconds][Agent] : Yeah, 7:00 And what's his number 0 417? Yep, Yep, 8000417236800 now.

[33 minutes 22 seconds][Customer] : 0417, 236, 800 Yep.

[33 minutes 36 seconds][Agent] : Now when I do call him, he has to be aware that uh, that you are looking for life insurance. If not, I won't be able to set up the cover for him.

[33 minutes 44 seconds][Customer] : Yeah. No worries.

[33 minutes 44 seconds][Agent] : OK, no worries. What was lovely talking to you Sally.

[33 minutes 49 seconds][Customer] : OK, thanks.

[33 minutes 47 seconds][Agent] : I hope you have a lovely day and welcome to real insurance. Take care.

[33 minutes 50 seconds][Customer] : Thank you.

[33 minutes 51 seconds][Agent] : Bye bye.

[33 minutes 52 seconds][Customer] : Bye.