

[4 seconds][Agent] : Hey, Good afternoon. Jonas. This is Kapil. I'm calling from Bill Insurance again. You asked me to call back. How are you?

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

[10 seconds][Agent] : Excellent. I'm fine. Thank you, Sir. Thanks. Asking just before I go on again, can I just very quickly get you to confirm this, your full name and date of birth, please, When you're ready. Yep. Beautiful. So you're 62 years young and just your full name. Mm.

[19 seconds][Customer] : 05/12/1961 Yes, Jonas. Jonas Museba.

[27 seconds][Agent] : Hmm, beautiful. Can I confirm that you are a male Australian resident? Just declare yes Sir, no beautiful. And please our calls are recorded and any advice our providers generally may generally not be suitable to your situation and you speed the copy line for V insurance, you can just call me tap for sure. OK. All right now online you're looking into about \$300,000 cover. That's the maximum we can offer you. Minimum is \$100,000. OK, so I start off at 300,000, but I can give you as many quotes as you want. Is that OK?

[30 seconds][Customer] : MUSEBA Yes, yeah, yes.

[1 minutes 6 seconds][Agent] : Beautiful. Now just a smoke. You said this question. Have you had a cigarette in the last 12 months? Yes or no?

[1 minutes 5 seconds][Customer] : OK, I don't smoke.

[1 minutes 12 seconds][Agent] : Beautiful. I wish I could say the same thing. Unfortunately I can't uh, just for this question though. So can I just get a clear yes or no please? So have you had a cigarette in the last 12 months? Yes or no? Beautiful. All right now for, let me load the code for \$300,000. While that's loading up, Jonas, uh, if you don't mind me asking, is this money to leave behind for like your children or your, your partner or do you have any debts to pay off like part of a mortgage? What's, what's your situation? OK, so mainly for your wife and in the event that you pass away. OK, beautiful. So to give you that Peace of Mind, uh, for \$300,000 life insurance, you're looking at \$170.31 a fortnight.

[1 minutes 21 seconds][Customer] : No, Yeah, it's part of the money which will pay my wife when I go the fortnight.

[2 minutes 1 seconds][Agent] : That's right. It's about \$85 a week. OK, I'll give you a few more.

[2 minutes 3 seconds][Customer] : OK, Yeah.

[2 minutes 6 seconds][Agent] : If you were to look at something around say \$200,000 cover, you'd be looking at about \$113.54 a fortnight.

[2 minutes 17 seconds][Customer] : OK.

[2 minutes 14 seconds][Agent] : So just under \$57 a week, OK.

[2 minutes 20 seconds][Customer] : Is it possible for you to e-mail me? Yeah.

[2 minutes 25 seconds][Agent] : Yeah, I can definitely send that an e-mail with the link to the PDS and the pricing. That's not a problem.

[2 minutes 30 seconds][Customer] : Yeah. Yeah.

[2 minutes 29 seconds][Agent] : What I wanna do 1st to see if you're eligible for the cover because journalists, not everyone gets approved with us.

[2 minutes 33 seconds][Customer] : Yeah, Yeah. Yeah. No worries.

[2 minutes 36 seconds][Agent] : Sometimes the premium could go up as well, depending on how you answer the questions. OK, if we get you approved, I'll explain to you another option that we have.

[2 minutes 41 seconds][Customer] : OK, Yeah, OK. Yep.

[2 minutes 45 seconds][Agent] : OK, umm, now before that, can I just, uh, get the address started with your post code when you're ready? Yeah. Is that 18 Shirrell Dr.

[2 minutes 52 seconds][Customer] : Post code is 4740, that's correct.

[2 minutes 56 seconds][Agent] : Beaconsfield, uh, Queensland 4740? Is that where your mail goes as well?

[3 minutes 3 seconds][Customer] : Sorry.

[3 minutes 4 seconds][Agent] : Is that where your mail goes as well? Your mail?

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

[3 minutes 8 seconds][Agent] : Yeah, same, same address. OK, beautiful. And do you have a landline number or just a mobile?

[3 minutes 8 seconds][Customer] : Yeah, no mobile.

[3 minutes 14 seconds][Agent] : OK, so that's 0450631734.

[3 minutes 18 seconds][Customer] : That's correct.

[3 minutes 19 seconds][Agent] : And what, what about an e-mail address, Jonas?

[3 minutes 21 seconds][Customer] : It's Jr.

[3 minutes 24 seconds][Agent] : Yeah, yeah.

[3 minutes 24 seconds][Customer] : musebamuseba@gmail.com. Yeah. Mm, hmm. Hmm. Mm.

[3 minutes 31 seconds][Agent] : jrmesebameseba@gmail.com. Beautiful. Thanks for that. Alrighty now, umm, I'll explain you how the cover works first, OK? It's very straightforward. Umm, so we take it to the questions to see if you're eligible, if you are accepted for the life insurance and once you decide to commence the policy, you will be covered immediately for death due to any cause. The only thing not covered is suicide in the 1st 13 months. OK, So if you take it out today, let's say tomorrow, possibly in a car accident or heart attack, for example, Touchwood, you're gonna be covered for those kind of things right away. OK?

[3 minutes 57 seconds][Customer] : OK, OK. Yeah.

[4 minutes 6 seconds][Agent] : Uh, now there's also a terminally ill advanced payment included as well. Say, hopefully you'll never have to use this.

[4 minutes 21 seconds][Customer] : Mm, hmm.

[4 minutes 11 seconds][Agent] : But what this means is that at any time you hold the policy, if you were diagnosed with 12 months or less to live by a medical practitioner, then obviously in this situation we will pay out 100% of the life insurance benefit amount to you while you alive.

[4 minutes 28 seconds][Customer] : Mm. Hmm. OK.

[4 minutes 28 seconds][Agent] : OK, so they say you can use that money to treat the terminal illness or you know, pay off your debts, go on a holiday, it's up to you.

[4 minutes 29 seconds][Customer] : Yeah, OK. Yeah.

[4 minutes 36 seconds][Agent] : Alrighty, now with the premium as well. You might know this already, but your premium is stepped which means it will generally increase. Each has the age.

[4 minutes 46 seconds][Customer] : Yeah, OK.

[4 minutes 46 seconds][Agent] : In addition, this policy has automatic indexation which means each of your sum insured will increase by 5% with associated increases in premium. However, you can opt out of this automatic indexation each year if you wish to. Each year you have that option.

[5 minutes 1 seconds][Customer] : Mm, hmm.

[5 minutes 1 seconds][Agent] : OK, I'll give you an example. As an indication, if you make no changes to the policy, your premium next year will be \$137.19 a fortnight, but you benefit a man would have gone up to \$210,000.

[5 minutes 15 seconds][Customer] : OK. Yeah, OK.

[5 minutes 14 seconds][Agent] : OK, so we'll let you know roughly 4 weeks prior to the policy anniversary date of what the new premium would be. And you can also find information about our premium structure on our website as well. OK Umm, do you have any questions around this at all? Mm, hmm. Mm hmm. Are they? Sorry, what was that? Are there other options where?

[5 minutes 25 seconds][Customer] : Yeah, in case say after full price and your employment might be fees and are there other options where one will pay up TH the premiums will go down for someone to afford to pay?

[5 minutes 48 seconds][Agent] : MMM, no. So what you remember you have the option to apply to reduce the level of cover at any time. OK. And you can always apply to increase the level of cover at any time is all subject to eligibility.

[5 minutes 59 seconds][Customer] : OK, OK, alright.

[6 minutes 3 seconds][Agent] : Alrighty, umm, so I could say that I'll, I'll let you know what the \$100,000 is as well. Just letting you know if you were a good look at the \$100,000 cover, umm, that would start off at \$56.77 a fortnight.

[6 minutes 11 seconds][Customer] : Yeah, goodnight.

[6 minutes 17 seconds][Agent] : OK yeah. Now remember following your first policy anniversary day, we will also refund you 10% of the premiums you paid in that time for being a loyal customer.

[6 minutes 19 seconds][Customer] : OK, OK. You too.

[6 minutes 26 seconds][Agent] : So you get a refund of \$147.60 one cents refunded back in your bank card following the first policy adversary.

[6 minutes 35 seconds][Customer] : Oh, OK.

[6 minutes 34 seconds][Agent] : OK now umm, I'm gonna leave this out to you first. It's a pre underwriting disclosure statement. It's gonna explain to you bit about the questions and how you should go about answering them and then we'll go straight into it. OK. So Jonas it's easier. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes. It should cover another billed services. We will share this with the insurer and they share with others who you in service first providers for the purpose of administering your policy or handling claims.

[6 minutes 51 seconds][Customer] : Yeah, OK, OK.

[7 minutes 5 seconds][Agent] : A privacy policy tells you more, including how to access and correct the information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applied to purchase a life insurance policy and as such, you have a needed 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've had.

[7 minutes 30 seconds][Customer] : OK, Yep.

[7 minutes 37 seconds][Agent] : 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.

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

[7 minutes 45 seconds][Agent] : We'll make adjustments to the terms and conditions of your policy now. Do you unders, pardon me, do you understand and agree to do you need just a quick yes or no?

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

[7 minutes 56 seconds][Agent] : Thank you for that. Now the first question is a lot of COVID-19, in

case it's asking you, have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 the last seven days? Yes or no? OK, first question of the actual. I'm writing nice and easy. Good luck. I guess it's asking you, but the majority of the questions we just did a clear yes or no.

[8 minutes 5 seconds][Customer] : No, no, OK.

[8 minutes 16 seconds][Agent] : OK, so first question, are you a citizen? But if you have any doubts, stop and ask. OK, so are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia? Yes, Sir, no.

[8 minutes 29 seconds][Customer] : Yes, I need to my interest in Australia.

[8 minutes 33 seconds][Agent] : So was that yes your OK? So I said can I just get a clear yes or no for the whole question? OK so are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia yes or no?

[8 minutes 34 seconds][Customer] : Yes, yes, yes.

[8 minutes 48 seconds][Agent] : Thank you for that. Next question, 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? Yes or no?

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

[9 minutes 7 seconds][Agent] : OK, now the next section is relation to your height 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. So the first question, what is your exact height? You give this to mean centimeters or feet and inches and what is the exact weight and what's that in 85, 85? Yep, beautiful. Thanks then. And next question, have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[9 minutes 28 seconds][Customer] : 192 centimeters, 85 Yeah, it's 5 KGS no.

[9 minutes 51 seconds][Agent] : Yes or no to the best of your knowledge, I infected with or I in a high risk category for contracting HIV which causes AIDS. Yes or no? Yeah. Definite plans to travel to

resort outside of Australia, IE booked or will be booking travel within the next 12 months. Yes Sir.

Mm Hmm.

[10 minutes 1 seconds][Customer] : No, but I'm the trick question because I usually maybe visit. My wife is still in Zimbabwe.

[10 minutes 20 seconds][Agent] : OK. Yeah. OK. So that's fine. Uh, so we'll go yes. Which country or countries do you intend to travel to resort in? Is it just Zimbabwe? OK, Beautiful.

[10 minutes 19 seconds][Customer] : So yes, yeah, yeah.

[10 minutes 32 seconds][Agent] : OK, So what I need to let you know they are gonna give you an exclusion just based on that last question about travel, traveling to Zimbabwe. So they're gonna say no Life benefit will be payable if death is caused either directly or indirectly by violent acts, including but not limited to acts of war, whether declared or undeclared invasion, act of enemy hostility, civil war, rebellion, revolution, insurrection by any military or use of power, mutiny, or civil, commercial or politically or religiously motivated violent acts. OK.

[10 minutes 50 seconds][Customer] : Yeah, No, Yep.

[11 minutes 8 seconds][Agent] : Any questions around that at all? OK, beautiful.

[11 minutes 10 seconds][Customer] : No, there's no question.

[11 minutes 11 seconds][Agent] : Thanks.

[11 minutes 12 seconds][Customer] : I, I, I understand that.

[11 minutes 13 seconds][Agent] : Excellent. So I go to the next question. So do you have existing life insurance policies with other life insurance companies with a combined total sum as short of more than \$5,000,000? Yes or no? OK, next set of questions regards to your medical history. If you have any questions, again please stop and ask me.

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

[11 minutes 29 seconds][Agent] : OK, so the questions asked you, have you ever had symptoms of being diagnosed or treated for well? You tend to seek medical advice for any of the following cancer, tumor, molar, cyst, including skin cancer, sunspots, Melanoma or leukemia, yes or no?

[11 minutes 44 seconds][Customer] : No.

[11 minutes 47 seconds][Agent] : Have you ever had an abnormal PSA test or an enlarged prostate?

[11 minutes 54 seconds][Customer] : Come again.

[11 minutes 51 seconds][Agent] : Yes or no, Sorry. Have you ever had an abnormal PSA test or an enlarged prostate? Yes or no?

[12 minutes 1 seconds][Customer] : No.

[12 minutes 6 seconds][Agent] : Enlarged prostate, Yeah. OK, so we'll go yes to that.

[12 minutes 2 seconds][Customer] : And that is posted, Yes, Yeah, yeah.

[12 minutes 13 seconds][Agent] : Alright, so I'll just repeat that question. So have you ever had an abnormal PSA test or an enlarged prostate? So we're gonna go yes to that. Yeah. OK. What was the abnormality? Describe this by a doctor. So I've got here prostate cancer, prostatitis, benign prostatic hypertrophy, BPH or don't know or something else.

[12 minutes 23 seconds][Customer] : Yeah, BH something, I think. Yeah, yeah, it does.

[12 minutes 40 seconds][Agent] : Uh, BHP BPH, benign prostatic hypertrophy, that one. OK, OK, that's fine. So happy to put in that one for you for that answer. Yeah.

[12 minutes 46 seconds][Customer] : Yeah, yeah, yeah, yeah.

[12 minutes 52 seconds][Agent] : OK, next question, please confirm if you have fully recovered.

[12 minutes 56 seconds][Customer] : Yes, Sir, it doesn't.

[12 minutes 56 seconds][Agent] : Beautiful, beautiful. Going on to the next question. Uh, stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure, yes, sooner. High cholesterol, thyroid condition, or neurological symptoms such as dizziness or faintingness sooner diabetes, raise blood sugar, impaired glucose tolerance or impaired fasting glucose. Yes and then hepatitis or any disorder of the liver, stomach, bowel, gold butter, pancreas. Yes, and then epilepsy, motor neurone disease, multiple sclerosis, muscular dystrophy, Parkinson's disease, or paralysis. Yes, and then anxiety, depression or stress requiring medical treatment or any other mental health disorder. Yes or no. Any illegal drug use, abuse or prescription medication or receive medical advice or counseling for alcohol consumption. Yes, Sir. No. Disorder



of the kidney or bladder, Yes, Sir. No. Blood disorder or disease, Yes, Sir. No. Asthma or other respiratory disorder, excluding childhood asthma. Yes, Sir. No.

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

[14 minutes 12 seconds][Agent] : OK, beautiful. You're doing very well. Next question, other than what you've 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 results for any medical tests or investigations such as but not limited to any surgeries, X-rays scans, blood tests or biopsy? Yes or no other than mm? Hmm.

[14 minutes 33 seconds][Customer] : No, what, what, what what happened was that I I go and medical just every year.

[14 minutes 41 seconds][Agent] : Yeah, yeah. Like annual check UPS. Yeah, Yeah.

[14 minutes 41 seconds][Customer] : So yeah, I I go, yeah, yeah, medical check out. Yeah. Which which didn't take enough anything.

[14 minutes 48 seconds][Agent] : OK. So everything came back normal.

[14 minutes 47 seconds][Customer] : So no, yeah, everything else.

[14 minutes 51 seconds][Agent] : OK, beautiful.

[14 minutes 52 seconds][Customer] : No, no, yeah.

[14 minutes 52 seconds][Agent] : So I've got that in the list. So what condition required the medical examination advice? So in the list of common things, I've got annual check UPS where there were no presenting symptoms and results came back normal. I have to put that in. Beautiful. Let me put that in for you and the next questions asking you, umm, other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? Yes or no? OK, three more questions and then we're done. OK, Now the next is in regards to your family history. When I say immediate family, I'm only referring to your mother, your father, and your brothers and sisters only.

[15 minutes 2 seconds][Customer] : Yeah, yeah, yeah, yeah.

[15 minutes 29 seconds][Agent] : OK, so the questions asking you, 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 familial and the modest polyposis? To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke, or other hereditary disease prior to age 60?

[15 minutes 46 seconds][Customer] : No, my mum was from school. Yeah.

[15 minutes 59 seconds][Agent] : OK, I'm sorry to hear that. So let me just go. Yes to that. Umm, was that prior to the age of 60, Sir? Before the age of 60, Yeah.

[16 minutes 5 seconds][Customer] : SH SH not, not, not before. She was 60 already. She was 62 and 11:00.

[16 minutes 6 seconds][Agent] : OK, So, uh, so 62, OK, this is asking about before the age of 60. Prior to the age of 60. OK, So I'll ask that question again. Join us. So to the best of your knowledge, have any of your immediate family, uh, suffered from cancer, heart condition, stroke or other habitat disease prior to age 60?

[16 minutes 17 seconds][Customer] : No, no, no, no.

[16 minutes 32 seconds][Agent] : OK. And this is the last question. OK. It's asking you other than one of events like gift certificate of vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity. Yes or no? OK. Yes. Hmm. Mm.

[16 minutes 57 seconds][Customer] : No, there's there's one question maybe I, I, I want to verify.

[17 minutes 3 seconds][Agent] : Mm. Hmm.

[17 minutes 1 seconds][Customer] : I can't remember what number it was about the, the blood pressure.

[17 minutes 4 seconds][Agent] : That's OK. Yeah, yeah, yeah. You were divorced last year.

[17 minutes 7 seconds][Customer] : Yeah, I the, the problem blood pressure because of I divorced last year and a little yeah.

[17 minutes 18 seconds][Agent] : Yeah. I'm sorry to hear that.

[17 minutes 17 seconds][Customer] : And a little bit of that stress. Yeah, yeah, It, it was. And I I was given some tablets.

[17 minutes 19 seconds][Agent] : OK, that's OK.

[17 minutes 24 seconds][Customer] : I'm, I'm no longer using them, but it's coming no more now.

[17 minutes 27 seconds][Agent] : We can put that in.

[17 minutes 28 seconds][Customer] : Yeah.

[17 minutes 28 seconds][Agent] : So you mentioned something about stress, Sir. Did you, Is that just general stress or did you go and seek medication? Did you still go and seek treatment? OK.

[17 minutes 34 seconds][Customer] : No, I, I didn't take treatment.

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

[17 minutes 36 seconds][Customer] : I I just went to the doctor when I was doing my annual medical check.

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

[17 minutes 42 seconds][Customer] : Yeah.

[17 minutes 45 seconds][Agent] : OK, let's put that in.

[17 minutes 43 seconds][Customer] : That's when the blood, the blood pressure.

[17 minutes 46 seconds][Agent] : No worries. OK. All good. Umm, but that was last year. Yeah, that was last year.

[17 minutes 46 seconds][Customer] : Yeah, yeah, yeah.

[17 minutes 50 seconds][Agent] : Any check up again? But this but when you get any check up done this year, everything's came back normal, right?

[17 minutes 50 seconds][Customer] : Last year, yeah, it's normal.

[17 minutes 55 seconds][Agent] : We, we did, we did that. We answered that correctly. Is that correct?

[17 minutes 58 seconds][Customer] : OK.

[17 minutes 59 seconds][Agent] : So that was a question, Sir, when we answered that question. OK, so let's let's do the high blood pressure first. Hold on one SEC. So before that with the stress, just

wanna confirm you, you're talking about general stress even you haven't gone to the doctors at all for stress, is that correct?

[18 minutes 16 seconds][Customer] : No, I didn't.

[18 minutes 17 seconds][Agent] : OK, beautiful. Right. So you didn't get any treatment or anything like that for stress it didn't require. OK, that's fine.

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

[18 minutes 22 seconds][Agent] : So we don't need to disclose that.

[18 minutes 23 seconds][Customer] : Yeah.

[18 minutes 23 seconds][Agent] : Umm, give me one SEC. So with the high blood pressure, we'll go yes to that. Uh, OK, so I need to ask you these questions. OK. Umm, based on your response, please answer yes or no for each of the following. Stroke yes or no? Chest pain yes or no?

[18 minutes 39 seconds][Customer] : No, no, no, no.

[18 minutes 43 seconds][Agent] : Pericarditis, yes or no heart condition, example heart murmur, heart palpitations, heart attack or angina, but not limited to these conditions.

[18 minutes 53 seconds][Customer] : No.

[18 minutes 52 seconds][Agent] : Yes or no High blood pressure when you go yes.

[18 minutes 55 seconds][Customer] : Yes. Yeah.

[18 minutes 55 seconds][Agent] : Uh, is your high blood pressure caused by heart disease or kidney disease?

[18 minutes 59 seconds][Customer] : No. Yes, there was.

[19 minutes][Agent] : Have you been prescribed medication to treat this condition yet? Not now.

[19 minutes 5 seconds][Customer] : But now, yeah.

[19 minutes 6 seconds][Agent] : That's fine.

[19 minutes 12 seconds][Customer] : N no.

[19 minutes 7 seconds][Agent] : The treatment commits within the last three months, Yeah.

[19 minutes 13 seconds][Customer] : I think it was about yeah. Four. It was May. June. Yeah.

[19 minutes 20 seconds][Agent] : That's fine.

[19 minutes 21 seconds][Customer] : It started in May. The day. Yeah.

[19 minutes 21 seconds][Agent] : That's what that's fine too. All the questions are asking is did treatment commence within the last three months? Yes, Sir. No. OK, that's fine.

[19 minutes 27 seconds][Customer] : No, Yes, yes.

[19 minutes 28 seconds][Agent] : Going on to the next question, have you, have you had your blood pressure checked in the past six months by your GP and we told by doctor that your blood pressure has returned to within normal range the last time you had it checked. Beautiful, beautiful things that. OK, we're going yes to that. All right. And I just wanna confirm your last annual check up that you had done was I just wanna make sure there was no presenting symptoms. The results came back normal, is that correct? OK, beautiful. Right. So we did that right. All good.

[19 minutes 41 seconds][Customer] : Yes, the IT was number mm hmm yeah, there was nothing yeah, which was WH what the advise was that that just I should maybe go and if check on cholesterol or BP when when say after six months which which I maybe I will be due in December.

[20 minutes 15 seconds][Agent] : Sorry, Sir, could you say sorry? Could you say that again? Sorry. So. OK. Yeah, yeah, sorry. So let me, let me, let's take a step back.

[20 minutes 19 seconds][Customer] : What I'm saying is, yeah, every everything was normal, but they were saying according to my age, I should continue to get checked so that they know that they make sure that everything is still normal.

[20 minutes 32 seconds][Agent] : Yeah, but that's yearly, right? That's every year thing.

[20 minutes 33 seconds][Customer] : Yeah, yeah, yeah, yeah.

[20 minutes 36 seconds][Agent] : Yeah, yeah, that's fine. That's fine. All good. That's that's not a problem as long as yearly and the last yearly one came back all normal. Like I just went out, so that's fine. Yeah. OK. I'll just, I'll just confirm again. The last annual check up, there was no presenting symptoms and results came back normal. Is that correct?

[20 minutes 43 seconds][Customer] : Yeah, yeah, correct.

[20 minutes 53 seconds][Agent] : OK, beautiful. That's fine. Not a problem. Umm. All right. So let me just lock the application for you. I'll be back. OK. I'll come. I'll, I'll, I'll, I'll get the results and I'll come

back. Thanks for your patience. Thanks for holding there. Join us. OK, so I've got great news for you. Congratulations. You have been fully approved for the life insurance under the terms and conditions. OK, so well done. And also in terms of the premium, best case scenario, it stays. That's the same for now. So for example, if it's the \$200,000 cover, that'll stay at \$113.54 a fortnight. OK? Umm, but I think, yeah, if we go back to the 100,000, that stays at \$56.77 since the fortnight.

[21 minutes 53 seconds][Customer] : OK.

[21 minutes 53 seconds][Agent] : Now remember that includes the terminal onus advance payment. And not only that, one of your beneficiaries join us can request an advance pay out of \$10,000 to help with funeral cost as well.

[22 minutes 4 seconds][Customer] : OK.

[22 minutes 4 seconds][Agent] : OK, Now, umm, as I mentioned to you, uh, there's two options for you. So I can send out an e-mail with the pricing as you requested earlier on. That's one option. The other option that we have for you, Sir, because you've been approved for the cover, right? We can still send out all the policy details for you to sit down and read through, OK?

[22 minutes 5 seconds][Customer] : Yeah, yeah, yeah, yeah.

[22 minutes 25 seconds][Agent] : However, while you're doing that, we give you the Peace of Mind knowing that you are covered from today itself under the terms and conditions. But we let you choose when you want the first payment to come out so you don't pay anything today. Generally customers pick a payday or the day after they get paid. From that day you do get a 30 day cooling off paid as well. Just in case you change your mind within that 30 days, we will refund any premiums you've paid unless the claim has been made.

[22 minutes 38 seconds][Customer] : OK, OK, OK, OK, alright.

[22 minutes 53 seconds][Agent] : OK, now during this time we send out the full policy details by e-mail and mail.

[23 minutes 1 seconds][Customer] : Mm hmm.

[22 minutes 57 seconds][Agent] : The only thing you need to do is fill out the beneficiaries form, sign that and send that back. That's where you nominate who the money goes to. But like I said, if you

change your mind, you can apply to cancel the policy at any time. There's no cancellation fees or hidden cost.

[23 minutes 5 seconds][Customer] : OK, OK, OK.

[23 minutes 12 seconds][Agent] : Does that sound fair to you? Mm hmm.

[23 minutes 14 seconds][Customer] : You sound good. But my wife is in. I emailed very last month.

[23 minutes 21 seconds][Agent] : Mm hmm.

[23 minutes 21 seconds][Customer] : So what is there if he's too in Zimbabwe, if I can appoint as a beneficiary, is it OK?

[23 minutes 28 seconds][Agent] : You can still do that. That's 100% fine. They could be anywhere in the world. Yes.

[23 minutes 31 seconds][Customer] : Yeah, OK, OK. I'll, I'll discuss.

[23 minutes 33 seconds][Agent] : OK, OK, sorry. So you discuss with them and send all the paperwork back.

[23 minutes 34 seconds][Customer] : I'll discuss with them then sign all the papers and send them to you can send up. You can send out the paperwork.

[23 minutes 46 seconds][Agent] : Mm hmm.

[23 minutes 47 seconds][Customer] : Then I'll I'll look at the option who will choose? Then I'll I'll fill all the forms and send back to you.

[23 minutes 56 seconds][Agent] : OK, So what I want to explain, you said there's no forms to fill, right? The only thing you need to fill out is the beneficiaries form. Does that make sense?

[24 minutes 2 seconds][Customer] : Yeah, that's that's the one I'm talking about. Yeah.

[24 minutes 4 seconds][Agent] : OK, OK, so but to do but to fill out that form though it you know, you you can't fill out the form until the policies in place because does that make sense? So unless the policies in place you can't fill out the form and send it back because there's we haven't covered you yet.

[24 minutes 21 seconds][Customer] : Yeah. OK.

[24 minutes 21 seconds][Agent] : So what I'm, yeah, what I'm trying to explain, I, I'll just, I just wanna

make sure you understood this right. And I just wanna make sure you, you have those two options.

[24 minutes 29 seconds][Customer] : OK.

[24 minutes 29 seconds][Agent] : I can send that an e-mail first. OK with the pricing. That's one option, Sir. The second option is because you've been approved, we can send out the full policy documents.

[24 minutes 30 seconds][Customer] : Yeah, yeah, yeah. OK.

[24 minutes 38 seconds][Agent] : You still have a chance to speak to your wife and, and whatever you need to do. OK.

[24 minutes 42 seconds][Customer] : Yeah.

[24 minutes 42 seconds][Agent] : But yeah, we're covering you in the meantime. So for example, if you cover you for the \$100,000, we could leave it at that amount. But remember, you can apply the increase or decrease the level of coverage any time subject to eligibility, but you choose the first payment. That's one of the reasons why we letting you choose the first payment date as well. Because this way you don't pay anything straight away. OK. They're the two options that you have. What do you wanna do? It's up to you.

[24 minutes 47 seconds][Customer] : Yeah, yeah, OK, Yeah, give me the first option then I'll, I'll, I'll do.

[25 minutes 11 seconds][Agent] : The which option.

[25 minutes 11 seconds][Customer] : Yeah, right.

[25 minutes 11 seconds][Agent] : Sorry. OK, just send out an e-mail first.

[25 minutes 12 seconds][Customer] : The first option, yeah.

[25 minutes 16 seconds][Agent] : Yeah, yeah, not a problem. So I'll send this out now. Umm, with the with the level of cover, which one were you more leaning towards?

[25 minutes 25 seconds][Customer] : Yeah, the the best you can afford is is the the I'll go for the 56 day fortnight.

[25 minutes 32 seconds][Agent] : The \$56.77 a Fort nine.

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



[25 minutes 36 seconds][Agent] : Yeah, yeah, that's fine. So what I'll do is I'll, I'll send that as a pre activation e-mail.

[25 minutes 40 seconds][Customer] : OK. Yeah.

[25 minutes 39 seconds][Agent] : OK, So what what that does is if you're happy with it, you can actually activate the policy on that e-mail itself.

[25 minutes 46 seconds][Customer] : Oh, OK. That'll be good. Yeah.

[25 minutes 46 seconds][Agent] : OK, so it'll ask you for a password, which is your date of birth. So in your case it'll be all 8 digits 05121961.

[25 minutes 55 seconds][Customer] : OK. Thank you.

[25 minutes 55 seconds][Agent] : OK, so you put that in. You're welcome.

[26 minutes][Customer] : Yeah, Yeah.

[25 minutes 57 seconds][Agent] : So you put that in, you can review the details, there's a bright up button click on that and you can you can do it yourself from that e-mail.

[26 minutes 4 seconds][Customer] : OK.

[26 minutes 5 seconds][Agent] : Otherwise I can still call you back tomorrow.

[26 minutes 10 seconds][Customer] : OK.

[26 minutes 8 seconds][Agent] : And if you want, you can do it over the phone just in case you have any questions.

[26 minutes 12 seconds][Customer] : OK. Thanks so much.

[26 minutes 12 seconds][Agent] : OK, So what I'll do is, umm, for tomorrow. What's a good time? But when would you be free tomorrow?

[26 minutes 19 seconds][Customer] : Yeah, I think the best time is the time you've called this.

[26 minutes 24 seconds][Agent] : Around this time is in.

[26 minutes 21 seconds][Customer] : Today is the best time that I'll, I'll have driven home and yeah, yeah.

[26 minutes 26 seconds][Agent] : OK, well, let me just double check. I don't think umm, because tomorrow I'm only here to 4:00 PM. Uh, let me have a look here because you're one hour part right?

So hold on, hold on.

[26 minutes 36 seconds][Customer] : Yeah, I can push it Wednesday, PO, if possible.

[26 minutes 43 seconds][Agent] : Yeah, I think, I think Wednesday I'll be doing a later shift again, so Wednesday. But remember, if you end up do taking it out on the e-mail, then then it'll negate the call back, you know what I mean?

[26 minutes 55 seconds][Customer] : OK.

[26 minutes 55 seconds][Agent] : So yeah, if you end up doing it on the e-mail, then I won't the, the call back won't go through because you've already taken out the cover. You know what I mean?

[27 minutes 2 seconds][Customer] : OK.

[27 minutes 3 seconds][Agent] : Uh, yeah, yeah. So on Wednesday I'll be here till from 11:00 AM to 7:00 PM. Would that be better?

[27 minutes 8 seconds][Customer] : Oh, that's good. That's good.

[27 minutes 9 seconds][Agent] : What time?

[27 minutes 9 seconds][Customer] : Can you save your number?

[27 minutes 10 seconds][Agent] : So my name is Catalan. It'll be on the e-mail.

[27 minutes 13 seconds][Customer] : Oh, OK.

[27 minutes 14 seconds][Agent] : Umm, but so, so I'll call around maybe, uh, 3:00 on Wednesday.

[27 minutes 20 seconds][Customer] : Yeah, Yeah.

[27 minutes 19 seconds][Agent] : Your time, 3:00 is good. Your time.

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

[27 minutes 25 seconds][Agent] : OK beautiful, let's do that. But like I said, yeah, have a read through that and if you have any questions, I can answer that on Wednesday.

[27 minutes 30 seconds][Customer] : Yeah. Alright.

[27 minutes 30 seconds][Agent] : OK, beautiful. Any other questions at all before I go?

[27 minutes 34 seconds][Customer] : No, no thanks.

[27 minutes 34 seconds][Agent] : Too easy man.

[27 minutes 35 seconds][Customer] : Thanks very much. Oh, it's great.

[27 minutes 35 seconds][Agent] : Thank you very much for your time. No, no. All good.

[27 minutes 37 seconds][Customer] : Yeah. Welcome.

[27 minutes 38 seconds][Agent] : Take care.

[27 minutes 39 seconds][Customer] : Bye. Bye.

[27 minutes 39 seconds][Agent] : Cheers man Bye. Bye.