

[1 seconds][Customer] : Hello.

[3 seconds][Agent] : Good afternoon Kelly, it's Cameron calling you from Mill Insurance. Kelly, I've received the request on the website for a quote and some information on their life cover. I can see you've just popped that through a moment ago. Thanks so much for the enquiry. Obviously you've grabbed this at a good time because I'm able to go through that with you, see if there's something that might be suitable to your needs.

[11 seconds][Customer] : Yes, Right.

[21 seconds][Agent] : If you don't mind me starting by confirming the details you've shared through your first. Name's Kelly with an I surname Miller. And your date of birth is the 24th of March 1973, is that right?

[26 seconds][Customer] : Yes, yes, yes, that's correct.

[33 seconds][Agent] : And Kelly, of course, you're a female and also an Australian resident, correct?

[37 seconds][Customer] : Yeah.

[38 seconds][Agent] : Perfect. Letting you know calls are recorded. Any advice I provide is general in nature and maybe not may not be suitable to your situation. Umm Kelly, I specialize in my life and income protection insurance so I had no idea through how it all works, but just starting with an understanding of your situation. Umm, I find it really helps to get a better sense of what your needs are, what you're looking for and and how we can help. So tell me a bit about yourself. What what's got you looking? What do you need?

[1 minutes 3 seconds][Customer] : Oh, well, I'm, I'm Fif. I'm 52 ro 52 years old this year.

[1 minutes 8 seconds][Agent] : 52 years young? Gotcha.

[1 minutes 8 seconds][Customer] : I've yeah, I I'll be 52 in March.

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

[1 minutes 12 seconds][Customer] : Oh, coming up close and I've got a 27 year old daughter. She's got her own family, but I've got nothing put away if like no sort of saving, like not enough saving put away to sort of cover me if anything does sort of happen or you know, and tearing a partner sort of couldn't afford too much either type thing, you know, and I want to, I've, I've been tossing out there's

a gap between a funeral fund or a life insurance. I I don't, I don't really know.

[1 minutes 20 seconds][Agent] : OK, OK, OK, OK, so let me recap, see if I've got this right. Kelly, you've got a, a daughter, 27.

[1 minutes 54 seconds][Customer] : I've got 2 granddaughters. Yes, Yep, yes, that's, that's correct. Yes, that's correct. Yes.

[1 minutes 51 seconds][Agent] : She's got her own family by the way, grandkids, beautiful couple of grandkiddies and you're worried about the future if something happens to you that you don't really have much savings behind you and neither does your daughter in you worried about like those final costs and making sure that there's no financial burden left on yo your daughter is that have I understood the rights of it got you OK. And so therefore, you're not quite sure what makes the most sense, a life or a funeral cover, but you you sort of got it. Yep. OK, thanks so much for explaining. That makes sense to me based on what you told me. I can go through both, just for the record. But with the life insurance, it does have a funeral component in it.

[2 minutes 25 seconds][Customer] : Yes, yes, exactly right, right.

[2 minutes 42 seconds][Agent] : And if you look at dollar for dollar value as if you look, So if you compare the \$1000 of life insurance versus \$1000 of funeral insurance, life insurance typically, not always, but typically it's the cheaper per unit.

[2 minutes 55 seconds][Customer] : But that, that's what I'm leaning more towards is the life insurance.

[2 minutes 55 seconds][Agent] : OK, so sure. But there are some differences. So I'm happy to explain them both just to make sure you're aware of how it works. But why don't we start with a life insurance, Sir?

[2 minutes 58 seconds][Customer] : I think having a funeral insurance, yes, right.

[3 minutes 10 seconds][Agent] : The the other thing, the other key differences, Kelly, is life insurance usually lets you insure yourself for a larger sum of money. So we'd ask, it's anywhere from \$100,000 up to the highest sum that you're eligible for. And if you're 51 currently, that's gonna be \$1,000,000 by the looks of it. So you can look anywhere between those ranges going up and down any

increments of \$50,000. It is subject, however, to your eligibility. So we need to take you through some lifestyle questions and uh, assuming that you are then fully approved, we can then obviously commence the cover. But sometimes people aren't eligible, Kelly, based on their health circumstances, in which case we can still fall back on the funeral entrance and look what, uh, what that looks like for you.

[3 minutes 28 seconds][Customer] : Right, right.

[3 minutes 54 seconds][Agent] : OK, Hopefully that sort of gives you an overview.

[3 minutes 55 seconds][Customer] : OK, Yes, it does.

[3 minutes 58 seconds][Agent] : Any questions so far?

[3 minutes 59 seconds][Customer] : No, no.

[4 minutes][Agent] : OK, OK, great. Well, let's start by going through the the life cover. Let's see if that's suitable first. And as I said, if it's not with the funeral cover, instead, I need to know your smoking status. Please. Kelly, have you had a cigarette in the last 12 months? OK, I'm going to be straightforward with you. That's going to make it more expensive.

[4 minutes 15 seconds][Customer] : Yes, I have, right?

[4 minutes 21 seconds][Agent] : However, you can always get it checked any stage in the future. So let's say we put the cover in place today and down the line you give it up and you want to get it reviewed, give us a call. Our support team can always re review your your policy circumstances.

[4 minutes 35 seconds][Customer] : Oh, OK, right.

[4 minutes 34 seconds][Agent] : OK, But today let's have a look at what it looks like with that as a smoker status. Now with the amount of cover, tell me about your worries 'cause I can see the inquiry popped in was \$400,000 so far.

[4 minutes 51 seconds][Customer] : Yeah, well, to be honest, I've got no idea how much to be covered for.

[4 minutes 54 seconds][Agent] : OK, sure, sure. And, and, and I'll be, I'll be upfront, I'm not a financial advisor. I'm not going to give you any personal advice on what you should expect. That's up to you. What I'll do is I'll give you some costs, I'll give you the same cover and you can figure out

whatever is best for you at the moment. But so far everything you've told me sort of you were talking about like final costs that you're passing and not leaving any burdens on your, your daughter.

[4 minutes 56 seconds][Customer] : Oh yeah.

[5 minutes 21 seconds][Agent] : Do you know what those costs are going to look like? For example, I, I know this is a weird, morbid conversation, but have you looked at some of the costs involved in, in your passing or what you would want done with your, your body, for example?

[5 minutes 32 seconds][Customer] : Yeah, well, well promotion, you know, Popu popular service and information.

[5 minutes 31 seconds][Agent] : And OK, OK. Oh, I'm so sorry.

[5 minutes 40 seconds][Customer] : My my mother passed away a couple of years ago and the cost my sister and I about 14,000 at the time.

[5 minutes 48 seconds][Agent] : OK, so about 14,000 that seems pretty consistent with what I hear from a lot of people these days is around that sort of \$15,000 mark.

[5 minutes 49 seconds][Customer] : Yes, yes, Cos my mother had a funeral insurance cover so that's what paid for hers.

[6 minutes 2 seconds][Agent] : OK, Yep. So the funeral insurance can cover you from anywhere as low as \$3000, a personal \$15,000.

[6 minutes 10 seconds][Customer] : Right.

[6 minutes 10 seconds][Agent] : The life insurance starts as a minimum of \$100,000. So that well and truly cover off any of those upfront concerns, plus anything, anything else you might have in the background. So do you have, for example, do you have personal loans or a mortgage or anything else you'd be worried about? Kelly?

[6 minutes 25 seconds][Customer] : I've got no mortgage, but I've got a couple of personal lines. Yes.

[6 minutes 29 seconds][Agent] : OK. And you don't have to tell me how much, but is \$100,000 going to effectively cover that for you? OK. Yeah, OK.

[6 minutes 35 seconds][Customer] : Oh well, I'm truly yes, yes, I'm just yeah, not much at all tha that

would diff before I cover it.

[6 minutes 41 seconds][Agent] : OK. So in other words, Kelly, if we loaded up \$100,000 and looked at the cost, assuming the cost works for you, would \$100,000 fit the brief for you? Is it gonna give you the Peace of Mind that Y your daughter's gonna have that measure of protection?

[6 minutes 40 seconds][Customer] : Yeah, definitely, yes.

[6 minutes 57 seconds][Agent] : OK, well let's use that as a launchpad, if you're happy to, I mean, because I can see the, the reason why I'm asking, sorry Kelly, is the originally the enquiry popped through was for 400,000. So I'm just trying to understand if there was something else that we need to, to factor in here.

[7 minutes 12 seconds][Customer] : No, I don't.

[7 minutes 12 seconds][Agent] : Like why did you select 400,000?

[7 minutes 13 seconds][Customer] : No, I I don't think so. Just to just to make sure that my daughter's gonna be gonna be fine. You know what I mean? Money wise as well.

[7 minutes 18 seconds][Agent] : Sure, sure, sure.

[7 minutes 19 seconds][Customer] : Yes.

[7 minutes 20 seconds][Agent] : So I mean, what we can do if, if you, if you're thinking in your head or maybe a little bit extra might help my daughter out, we can start at the 100,000, look at that cost and then look at the next level up and, and see if there's something that fits better. That's no problems.

[7 minutes 34 seconds][Customer] : Right.

[7 minutes 34 seconds][Agent] : There's no, I mean, we can go through any number of options. You need me to Kelly to find them. If you want me to start at the 400, I'm happy to do that.

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

[7 minutes 40 seconds][Agent] : If you want me to start at the 100, just let me know.

[7 minutes 42 seconds][Customer] : Yeah. Yeah. The 100, I think, yeah.

[7 minutes 45 seconds][Agent] : OK, I'm gonna load that up now just in in respect to what you're actually covered for. As I've mentioned, there isn't a a funeral consideration built into the life policy.

[8 minutes 4 seconds][Customer] : What?

[7 minutes 55 seconds][Agent] : So what that means is we provide an advanced payment of 20% of the benefit amount up to a maximum of \$20,000 to help your daughter with any of those upfront costs. And that's paid out generally within the business day on a receipt of a filled in claims form in the supporting documents. Now our claim seems here on site with us. Kelly, they're gonna, so you know, I'm in, I'm in Sydney, I don't, I think you're in Queensland, right.

[8 minutes 13 seconds][Customer] : OK, that's fine. Yeah.

[8 minutes 21 seconds][Agent] : Yeah. So we're all based in Sydney, NSW. But our our claim seems here on site with us and our guide your daughter through that process of filling out the claims form, gathering the relevant documents to make it as easy as possible for her. And then once that once that's clated, we'll generally make that advance payment within one day.

[8 minutes 34 seconds][Customer] : OK, OK. Right.

[8 minutes 38 seconds][Agent] : OK Idea of that is just to immediately alleviate any financial pressure she's facing. OK. So we don't want to leave that burden on your family. We don't want to get it to to your loved ones as quickly as possible.

[8 minutes 47 seconds][Customer] : Yeah, yeah.

[8 minutes 53 seconds][Agent] : The other thing that's included in the cover is an advanced payment for a terminal illness. So terminally ill advanced payout that's available. It's subject to the health master question, so I'll give you a clarification on exactly what it covers. What we've got you approved. Umm, but it's, it's included in the cover as an extra Peace of Mind for you, hopefully, umm, something you never need to worry about.

[9 minutes 17 seconds][Customer] : Yes, yes.

[9 minutes 16 seconds][Agent] : Of course, umm, who want, who wants a terminal diagnosis, right?

[9 minutes 20 seconds][Customer] : Oh, I do. Yeah. Yeah, that's it. Yeah.

[9 minutes 21 seconds][Agent] : Uh, but, uh, Peace of Mind that it's also in the cover for you. OK.

[9 minutes 27 seconds][Customer] : OK. Yep.

[9 minutes 28 seconds][Agent] : Now with respect to the cost, the, the factors that determine the

cost really your age, your gender, the smoking status that we've already said, the smoking, the answer amount, it will also be verified by the helpful lifestyle question. So these costs at the moment are just indicative so that you've got a frame of reference and then we'll run through those questions as well. OK. So \$100,000 per fortnight is gonna cost you, Kelly, \$23.08.

[9 minutes 49 seconds][Customer] : OK, right, right, OK.

[9 minutes 59 seconds][Agent] : Now the cost structure's linear. And what I mean by that is as you double the amount, you will double the cost. So at \$200,000, you can expect to pay twice that and it's \$26.15.

[10 minutes 12 seconds][Customer] : Right.

[10 minutes 13 seconds][Agent] : And obviously we can go in between \$150,000, which would work out to be \$34.61. OK.

[10 minutes 20 seconds][Customer] : Well, that's, that's that's fortnightly.

[10 minutes 23 seconds][Agent] : These are fortnight it costs. Yeah, I obviously I don't know your financial listen, Kelly, so you'll have to guide me here. Are any of these amounts sounding like they might fit into a budget for you?

[10 minutes 24 seconds][Customer] : Yeah, yeah, yes, they yes, definitely, yes.

[10 minutes 38 seconds][Agent] : OK.

[10 minutes 39 seconds][Customer] : I mean like even 100,000 or even 150,000, yeah.

[10 minutes 43 seconds][Agent] : OK, So the 100 or 150 whi which one do you think is gonna be the better option at this stage?

[10 minutes 49 seconds][Customer] : Probably the probably the 100,000.

[10 minutes 52 seconds][Agent] : Sure. Yeah, that's kind of survive. Great. The other thing I just want to make clear for you is it's a stepped premium, Kelly, meaning it's going to increase generally speaking each year.

[10 minutes 51 seconds][Customer] : I think I'll Yeah, yeah, Uh huh.

[11 minutes 4 seconds][Agent] : In addition, the policy has what's called automatic indexation, which means that following your first, sorry, I didn't say that right, I beg your pardon. Each year when we

send out renewal forms, the sum insured will increase by 5% with associated increases in premium.

OK, so it carries on until you reach the maximum benefit amount or until the policy anniversary following is 70 to his birthday. But you can opt out of this automatic indication each if you'd like to.

[11 minutes 20 seconds][Customer] : Uh huh, right?

[11 minutes 31 seconds][Agent] : So it's not mandatory. We leave that choice in your hand when we send out the renewal forms each year. You've got that choice. Now I'm gonna give you an example just to make it nice and clear for you. So as an indication, if you make no changes to the policy, your premium in the next year will be \$27.03 with your benefit rising to \$105,000. You don't want to see that rise and you want to leave the benefit amount, the 100,000, just fine. You can leave it at \$100,000 and as a result your premiums will work out to be a bit cheaper, but they are still going to generally increase each year as you age.

[11 minutes 48 seconds][Customer] : OK, OK. Yep.

[11 minutes 59 seconds][Agent] : OK, makes sense.

[12 minutes 2 seconds][Customer] : Yes it does.

[12 minutes 4 seconds][Agent] : Great. Now, for your own knowledge, Kelly can always find for them for the data premium instruction website if you need that. But if you're thinking that the \$100,000 at \$23.08 a fortnight is gonna suit for the moment, let's get you confirmed. So we know that we can offer the cover to you. So I'm gonna load a an application and take you through that. Now before I do, Kelly, I just want to confirm some address details so that we can shoot everything out to you once we're finished talking. Do you get your mail sent to your home address?

[12 minutes 3 seconds][Customer] : Yes, yes, I do 4301.

[12 minutes 32 seconds][Agent] : What's the post code, please, and what will that be mean? Your suburb site. Thank you. And the street name and number, please. Kelly. Yep.

[12 minutes 40 seconds][Customer] : Sorry, Redbank Unit 135A Brisbane Rd. Redbank.

[12 minutes 54 seconds][Agent] : Yep. Sandy. And then you're ready to have an e-mail. I'll just confirm that one for you.

[13 minutes 3 seconds][Customer] : Yes, that's correct.

[12 minutes 59 seconds][Agent] : It's kelly.joymiller73@gmail.com phone number that I need to contact in the case. Alright, 0412501885.

[13 minutes 13 seconds][Customer] : Yep, that's right.

[13 minutes 14 seconds][Agent] : Perfect. Kelly. I'm going to quickly read a disclosure statement to you explaining your duty and answering the questions we're going to run through and then we'll jump into the questions themselves. It 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 measure with other strange service providers for the purpose of administering a polls to handle plans. Our privacy policy tells you including how to access incorrect information and logs complaints about breaches of privacy. By proceeding, you understand that you're going 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 mention your duty. And if this happens, your insurer may be entitled to catch your policy, decline your claim, or make adjustments to the terms and conditions of your policy. So I'm just confirming, Kelly, do understand and agree to your duty.

[14 minutes 20 seconds][Customer] : Yes, Sir. Yep.

[14 minutes 21 seconds][Agent] : Thank you. Now, with the questions, almost all of these are yes and Nos. They do have multiple parts. So what I'm gonna do is read the full question in its entirety. And then at the end, I'll simply get you to answer either yes or no to the question to the full question. If you're unsure at any stage, just let me know. Kelly. I'll, I'll give you more information if you need it.

[14 minutes 36 seconds][Customer] : OK, OK.

[14 minutes 41 seconds][Agent] : OK, so the first one asks, 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? Are you a citizen or permanent resident of Australia or a citizen of New Zealand currently

residing Australia?

[14 minutes 52 seconds][Customer] : No, yes.

[15 minutes 1 seconds][Agent] : Now the next section's medical, it's got an overarching question for you, Kelly, which says have you ever had symptoms of being diagnosed with or 324 or intend to seek medical advice for any of the following? The first question is stroke or high conditions such as but not limited to palpitations, heart murmur, heart attack and angina. Lung disorder excluding asthma, sleep apnea or pneumonia. Cancer, leukemia or Melanoma, excluding other skin cancer, kidney disorder, hepatitis or any disorder of the liver. Anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[15 minutes 19 seconds][Customer] : No, no, no, no, no, no.

[15 minutes 46 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for or is the doctor advised you to be tested for emerging neuron disease or any form of dementia including Alzheimer's disease? Kelly the next section's in relation to your height and weight. So please be aware that I'm required to obtain a confident single bigger measurement for each in order to continue with the application. The system doesn't allow me to enter any approximate figures, words or height and weight ranges. I can note down your height, neither feet, minces or in centimeters, whatever you feel more confident with. OK, so what's your exact height, please, Kevin?

[15 minutes 56 seconds][Customer] : No, 175 centimetres, I think.

[16 minutes 24 seconds][Agent] : OK, so when you were last measured, you were 175 centimeters. Yep, that's all we need. And what is your exact weight, please?

[16 minutes 27 seconds][Customer] : Yes, Yes, my weight.

[16 minutes 33 seconds][Agent] : Yes, please.

[16 minutes 33 seconds][Customer] : No, no, you said 105 kilos.

[16 minutes 36 seconds][Agent] : 105 cubic. Yep. Thank you. So I've got your height as 175 centimeters. I've got your weight as 105 kilograms. Is that all true and correct?

[16 minutes 44 seconds][Customer] : Yes.

[16 minutes 46 seconds][Agent] : Perfect. It says. Have you experienced any unexplained weight

loss of more than 5 kilograms in the last 12 months? And next page here Kelly is occupation so it says 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 sit on the rest of for sure to the best of your knowledge. Are you infected with or are you in high risk category for contracting HIV which causes AIDS. Jeff Bittner plans to travel reside outside of Australia. I booked or will be booking travel within the next 12 months. Do you have existing life insurance policies that are life insurance companies for the combined total? So I'm assured of more than \$5 million.

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

[17 minutes 36 seconds][Agent] : And next page we're back to medical history questions again, Kelly. And so it's got that overacting question, which is have you ever had symptoms of been diagnosed with all three before or intend to take medical advice for any of the following. And the next one is diabetes, raised blood JUWA, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure, tumor, mole or cysts, including skin cancer or sunspots.

[17 minutes 56 seconds][Customer] : No, no, no, no, no, no, no.

[18 minutes 9 seconds][Agent] : Have you ever had an abnormal cervical smear, thyroid condition or neurological symptoms such as dizziness or venting disorder of the stomach, bowel, go there or pancreas, epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis? Any illegal drug use, abuse of prescription medication or receive medical medical counselling for alcohol consultants, Bladder or urinary tract disorder, blood disorder or disease. And then the last one in this section is sleep apnea or asthma, excluding childhood asthma. Kelly, you're doing fantastic. We're still got a couple of medical questions, just focused on more recent history. I'm just gonna have a little sip of a water. I'm sorry, I'm just a bit part. Just one second, Kelly.

[18 minutes 32 seconds][Customer] : No, no, no, no, no thank you.

[19 minutes 12 seconds][Agent] : Sorry. I'm I could just feel myself starting to fade away there. Next one just says, other than what you already told me about in the past three years, have you saw medical advice or treatments 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-ray scans, blood tests or biopsy? And other than what you've got to do out, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? Excellent. Kelly, we're three questions away from the end you. As I said, you're doing really well. The next two are directed towards your immediate family. So father, mother, brother or sister, not referring to any other family members. And the first question asks, to the best of your knowledge, have any of your immediate family, living or deceased ever been diagnosed with polycystic kidney disease, Huntington's families or familial adenoitis, 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? And last question, Kelly. And then we're done. This one's hazardous pursuits. So by any chance, are you a bit of a daredevil? Do you like to jump out of planes or climb torn buildings or go go racing?

[19 minutes 17 seconds][Customer] : No, no, no, no, no, no, no, no, no, not particularly.

[20 minutes 36 seconds][Agent] : OK, OK.

[20 minutes 38 seconds][Customer] : No.

[20 minutes 39 seconds][Agent] : We should pretty. It'd be pretty safe here, Kel. So it says other than one other than one off events give stupid to vouchers. Do you engage in or intend to engage in any of the following aviation other than as a fairpoint passenger on a recognized airline? Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters? Cabaret diving? Bringing out a hazardous activity?

[21 minutes 3 seconds][Customer] : No, none of them.

[21 minutes 6 seconds][Agent] : Hell no.

[21 minutes 8 seconds][Customer] : No, that's a big, big hell no. Yeah, exactly.

[21 minutes 7 seconds][Agent] : For me, that's a hard no good stuff. So Kelly A, as I said, you've done really well. You've gone through that, the application I think without any problems whatsoever. I can't think of anything we got stuck on. Yeah, it's been a full approval. So congratulations, that's fully approved.

[21 minutes 25 seconds][Customer] : Oh, thank you.

[21 minutes 26 seconds][Agent] : We're looking at \$23.08 a fortnight for the \$100,000 of cover. Now we've got that approval in place. I just want to clarify those terms and conditions that I was mentioning before about the terminal illness. So the terminally ill advanced payment, it means that if you're diagnosed for 24 months or less to live by a medical practitioner, that's where we're able to pay out the claim in full. Knocking on wood, hopefully never. But when that time comes, if that time comes, we're able, we're able to pay out the full claim to you directly, help you with any medical costs you have and hopefully give you the best fighting chance of overcoming your diagnosis. We'd be cover itself once you accept the policy. Now we've got approval. Once you accept the policy you're immediately covered. You don't need to wait any waiting periods. You're immediately covered. Yes, due to any calls except for suicide in the 1st 13 months.

[21 minutes 48 seconds][Customer] : Yeah, OK, OK. Right.

[22 minutes 11 seconds][Agent] : OK now the next step, assuming you're happy with everything. So just double checking you're happy with 100 thousandths as the cover.

[22 minutes 21 seconds][Customer] : Yes, yeah, I, I think so. Yeah, yeah.

[22 minutes 24 seconds][Agent] : OK, so so in getting this started, Kelly, we don't need you to make a payment upfront. What we do instead is get you to nominate your own first payment date. You can select any date in the next 30 that works best for you. As an example, line it up to the pay or the pension cycle and it'll also give you time to receive the documents, give them a once over and make sure you're happy with everything.

[22 minutes 42 seconds][Customer] : Oh, wonderful.

[22 minutes 47 seconds][Agent] : So we send out the documents within 5 working days, an e-mail copy within the hour. Assuming you're happy with everything, you don't need to do anything further. When that first payment date arrives, we'll simply make the first deduction for you.

[22 minutes 58 seconds][Customer] : Right now, once I read these documents, do I just give my my bank details through the documents or or?

[22 minutes 57 seconds][Agent] : OK, Yeah, No, WH what we do, Kelly, is we confirm them straight over the phone. So the next step is to confirm a first payment that you're happy with, a method of

payment. I'll read you a declaration statement just to verify your acceptance. If you are happy and you accepted, you'll then straight away be protected. All right, So you don't need to wait till that first payment that could be covered. You're straight away protected.

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

[23 minutes 26 seconds][Agent] : We send the documents out to you in the post and the e-mail. Make sure you're happy with everything. Assuming you are. All you need to do from there is fill in the beneficiary form so that we know it's gonna be your lovely daughter who claims when that time comes. Otherwise, there's nothing further for you to do. Once that first payment date arrives, we'll make the first deduction from that first payment date. You've got a full 30 days in which it's fully refundable and this claim has been made and an extra Peace of Mind for you. And away you go.

[23 minutes 38 seconds][Customer] : OK, yeah, OK, yeah.

[23 minutes 52 seconds][Agent] : Alright, so with respect to a first collection day, what's going to work best for you, Kelly? When, when would you like that set?

[23 minutes 59 seconds][Customer] : What's the date should I be?

[24 minutes 1 seconds][Agent] : The 8th of Jan, Wednesday. The 8th of Jan?

[24 minutes 4 seconds][Customer] : Today's the 8th.

[24 minutes 8 seconds][Agent] : Yep. Do you want to set it?

[24 minutes 5 seconds][Customer] : OK so I get paid every Wednesday so probably a Thursday.

[24 minutes 11 seconds][Agent] : Yep. So I mean, we can do it tomorrow or the next Thursday or whatever, whatever works for you.

[24 minutes 16 seconds][Customer] : PR probably the the 16th. How does that sound?

[24 minutes 19 seconds][Agent] : Yep, sounds good to me. I'll pop it down as the 16th.

[24 minutes 21 seconds][Customer] : So that's a that's a Thursday.

[24 minutes 23 seconds][Agent] : It is. Yeah. You, you got it. Right. So that's gonna be next birthday.

[24 minutes 22 seconds][Customer] : Yeah, yeah, 'cause I get paid, yeah, I get paid Wednesday. So Thursday would be would be great on the 16th.

[24 minutes 31 seconds][Agent] : Done. Now, with respect to the payment, we can set this up using

either direct debits or BSP, an account number or using a Visa and MasterCard. It doesn't matter if it's debit or credit card and there's no surcharge. So it's just entirely your choice. What would you prefer?

[24 minutes 30 seconds][Customer] : Yeah, probably. It's my, my debit card. I suppose I California my Commonwealth Bank debit card.

[24 minutes 51 seconds][Agent] : Yep, no problems now. Just for security purposes, Kelly, while obtaining your card details, the call recording will stop and we'll recommend.

[25 minutes 22 seconds][Customer] : None.

[25 minutes 46 seconds][Agent] : Kelly, please be advised that the call recording is now resumed for quality monitoring purposes. OK? I'm just doing a quick check on my side to make sure I've covered everything that I needed to cover for you one second. OK? I think I'm good. And with respect to the documents, we're gonna send them to your home address, right, which is Unit 1 of 35A Brisbane in Red Bank 4301.

[26 minutes 9 seconds][Customer] : Yes, Brisbane Rd. Yeah, Brisbane Rd. Redbank.

[26 minutes 13 seconds][Agent] : Thank you. Yep. And the e-mail that you've shared is kelly.joymiller73@gmail.com.

[26 minutes 12 seconds][Customer] : Yeah, yes, that's correct.

[26 minutes 24 seconds][Agent] : OK, good stuff. Last step, Kelly, is just to read that declaration statement to verify your acceptance. OK, so I'll read through it. There's a couple of questions at the end that signify you're happy. And if you accept we'll we'll have you covered.

[26 minutes 35 seconds][Customer] : OK.

[26 minutes 36 seconds][Agent] : It says thank you Kelly Miller. It is understand the following information. I'll ask you're putting it to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real life insurance is issued by Hanover Library of Postal AC Ltd. We whom we will refer to as Hanover. Hanover has an arrangement, we've been sent financial services, whom I will refer to as CFS rating as real insurance, that we should arrange this insurance on it's behalf. Hanover relies upon the accuracy of the information you have provided when

assessing your application. That includes the information we initially collected from you to provide a quote. Hanover has a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take care that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty?

[27 minutes 28 seconds][Customer] : Yes.

[27 minutes 29 seconds][Agent] : Thank you Kelly, We may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services by agreeing to the operation. You can send to us contact you for this purpose into your doubt. You can opt out of this at any time by contacting us. The accepted cover pays along some benefit amount of Kelly Miller receives \$100,000 in the event of life insurance. The benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your premium for your first shift cover is \$23.08 per fortnight. Your premium is stepped which means it will be calculated to date a policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by percent each year until you reach the maximum benefit amount or until policy anniversary following your 75th birthday and you can opt out of this. You understand that the premium protection provided is indicative only and does not take into account any existing policies you may have with us. Included in your premium is now payable to do this of between 41% and 55% to cover costs. Your premium will be debited from your credit card, which you'll authorize to debit from the provider to us. The policy documentation, PDS and SD will be mailed to you, and if you've provided us with an e-mail address, your policy documentation will also be mailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. The risks associated with replacing policies says your new policy may not be identical to existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. Finally, we have a complaints process which you can

access at any time by contacting us, full details that are available online and in the documentation we are sending you. That's the full statement for you. Kelly. I'm now just gonna E acknowledge your acceptance for these two final questions.

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

[29 minutes 25 seconds][Agent] : The first one asks do you understand and agree with the declaration and the second one asks, would you like any other information or would you like me to read any part of the PBS to you?

[29 minutes 38 seconds][Customer] : No.

[29 minutes 40 seconds][Agent] : Alright, I'm gonna accept it on your behalf. Just give me a second to confirm it's gone through for you. Kelly, congratulations. You're cupboard.

[29 minutes 52 seconds][Customer] : Oh, awesome, that's great. I, I feel, I do feel a bit better now, you know, because it's been on my mind for so long. But this actually going through making a phone call and doing it. And there's that many, there's that many companies out there.

[29 minutes 58 seconds][Agent] : Yeah, yeah, I know, I know. It's OK. Gotcha.

[30 minutes 5 seconds][Customer] : And I keep every time I put TV on this real insurance comes up on one of the ads and I'm like, I'm like, oh, OK, no, I'm just going to do it. No, I'm just going to do it. Ring them up. Yes.

[30 minutes 13 seconds][Agent] : Well, well, well, listen, I hope, I hope we've lived up to expectations and we've made that as painless as we could possibly do for it for you.

[30 minutes 31 seconds][Customer] : OK.

[30 minutes 26 seconds][Agent] : Now, don't forget, once you receive those documents, Kelly, please read through them just to make sure you're happy and that everything's in order. As we've discussed today. If you have any concerns, don't hesitate to call us back.

[30 minutes 44 seconds][Customer] : Oh my goodness. Lord.

[30 minutes 36 seconds][Agent] : Otherwise, the last step that you've got to remember to do is do you remember FI fill in the beneficiary form and send it back to us. So we know it's your daughter that's gonna be receiving the money when that time comes.

[30 minutes 50 seconds][Customer] : Oh, right. Of course. Right. Yes.

[30 minutes 51 seconds][Agent] : OK, If you don't, not if you don't nominate your beneficiaries, of course, the money can still go back to a state, but let's make it as easy as possible on your daughter by nominating her or whoever you wish for that matter.

[31 minutes 2 seconds][Customer] : Yep.

[31 minutes 3 seconds][Agent] : Umm. And that way when that time comes, it just makes it so much easier for them, OK.

[31 minutes 7 seconds][Customer] : Wonderful. So you'll send everything by by post by by mail? I prefer that, actually.

[31 minutes 13 seconds][Agent] : Physical copies will all come out within 5 working days. You'll have an e-mail copy within your inbox within an hour. Usually.

[31 minutes 20 seconds][Customer] : Alright then.

[31 minutes 20 seconds][Agent] : OK off, often it's there in minutes.

[31 minutes 24 seconds][Customer] : Alright. OK. Well, thank you very much for your help.

[31 minutes 23 seconds][Agent] : OK Kelly, you're very welcome. All sorted from my end. Is there anything else I can help you with today?

[31 minutes 31 seconds][Customer] : No, I think that is it. Yep.

[31 minutes 34 seconds][Agent] : Alrighty, Listen, all the very best to you in your family. Take care of yourself, won't you?

[31 minutes 38 seconds][Customer] : OK. Thank you very much for that.

[31 minutes 40 seconds][Agent] : And thank you Kelly. Take care. Bye. Bye now.

[31 minutes 41 seconds][Customer] : OK, bye. Bye.