

[5 seconds][Customer] : Thank you for that.

[7 seconds][Agent] : No worries. So I just need to let you know, Marion, that this is Amy calling from real insurance. Keep in mind our calls are recorded. Any advice I provide is generally in nature, may not be suitable to your situation. Can you confirm your name? There's an e-mail for this call recording for me.

[10 seconds][Customer] : Yes, Mary Hen Cooper, 3rd of April 1916, m.coop70@live.com.

[26 seconds][Agent] : Thank you so much.

[27 seconds][Customer] : Thank you.

[26 seconds][Agent] : I'm going to have it memorized by the end of this.

[28 seconds][Customer] : You will.

[30 seconds][Agent] : All right. So, uh, Mary and we've, I, I gave you a quick explanation of the design of our cover.

[36 seconds][Customer] : Mm hmm.

[35 seconds][Agent] : Umm, it's very easy to apply. It's a series of health and lifestyle questions over the phone to see if you are approved.

[43 seconds][Customer] : Yes.

[42 seconds][Agent] : So if you are accepted and once you decide to commence the policy, you will be covered immediately for death due to any cause.

[50 seconds][Customer] : Hmm. Mm.

[49 seconds][Agent] : The only thing not covered is suicide in the 1st 13 months. In addition, there is a terminally ill advanced payment included in the cover. So if you were diagnosed with 12 months or less to live by a medical practitioner, then we will pay your claim in full. So the money could be used for same medical costs to ensure that you receive the best care possible. And we also included \$10,000 advance payment. This is to help with funeral costs or any other final expenses of the time generally paid out within 24 to 48 hours for promiseable of supporting documents. And your family will also receive umm, our condolences in way of flowers and a personal note from us letting them know that we're here to support them. So we'll have a dedicated claims, UMM agent that will be

there to represent them and help them through all of that.

[1 minutes 37 seconds][Customer] : Within 24 hours Cos this is the thing we took out hubby's insurance with you guys maybe 18 months ago. But we've kept funeral cover Cos suddenly I I just never cancelled it.

[1 minutes 54 seconds][Agent] : Sorry.

[1 minutes 50 seconds][Customer] : But we've recently lost my nephew and this has made the entire family re look at everything because we all thought that he was covered and it turns out he wasn't. So he's left a very young family. So these are the awful conversations that you've got to have.

[2 minutes 8 seconds][Agent] : Yes, yeah, no. And I mean, it's something I often, you know, I have, I have these conversations very often, obviously working in the role that I do. So I understand exactly, you know what you mean in terms of, you know, tragedy. And then it prompts us to think about these things. So, umm, everyone's always looking for Peace of Mind, right? Ultimately, that's what this comes down to.

[2 minutes 9 seconds][Customer] : Yes, yeah, absolutely.

[2 minutes 27 seconds][Agent] : So we'll see if we can do that.

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

[2 minutes 30 seconds][Agent] : Umm, no. And yet. So with the the time frame, the it's 24 to 48 hours upon receivable of supporting documents.

[2 minutes 37 seconds][Customer] : Yeah, yes, it's general.

[2 minutes 37 seconds][Agent] : So we, we aim to have that out as soon as possible.

[2 minutes 39 seconds][Customer] : Yep.

[2 minutes 39 seconds][Agent] : Yeah. Now we'll have a look at some pricing. We'll find what's gonna suit.

[2 minutes 44 seconds][Customer] : Oh, sure.

[2 minutes 43 seconds][Agent] : Now have you had a cigarette in the last 12 months? No. Very good.

[2 minutes 47 seconds][Customer] : No, quit 12 years ago.

[2 minutes 49 seconds][Agent] : Alright, we can have Oh really?

[2 minutes 54 seconds][Customer] : You're not wrong.

[2 minutes 52 seconds][Agent] : We're gonna have before, but too expensive that I'd say very expensive now. So we can have a look to cover anywhere from 100,000 up to 750,000. So what benefit amount would you like for me to quote you on?

[3 minutes 4 seconds][Customer] : 6:50 please.

[3 minutes 6 seconds][Agent] : Sure. 6:50 So that comes to a fortnightly premium of \$106.30, which are quite still only \$7.59 per day.

[3 minutes 20 seconds][Customer] : Yep.

[3 minutes 20 seconds][Agent] : Uh, we do also include a real reward. So following your first policy anniversary date, we will refund you 10% of the premiums that you've paid in that time. So you will get back \$276.37 as a refund after the 12 month period. But would that be affordable for you, \$106.30 per fortnight?

[3 minutes 39 seconds][Customer] : Oh yes, 'cause if I'm successful in this, we're actually cancelling that funeral cover that we've got, and we pay currently \$40 a fortnight on that, so we're good.

[3 minutes 46 seconds][Agent] : OK, All right. So if you are replacing an existing policy, we just recommend that you do not cancel it until the application has been approved and you have reviewed this policy in full as it may not be identical to existing cover.

[4 minutes][Customer] : Mm hmm.

[4 minutes][Agent] : You should also consider the benefits that may not apply or waiting periods that may start again. But I'll take you through. We'll check to see if you're eligible.

[4 minutes 13 seconds][Customer] : Mm hmm.

[4 minutes 7 seconds][Agent] : If you're eligible, I'll get the documentation sent out for you to start reviewing and, and doing everything you need to do Umm, now we do also send you out a free will kit which is valued at \$30.00 with the policy, so you can create a will for some additional Peace of Mind.

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

[4 minutes 24 seconds][Agent] : Uh, your premium is stepped, which means it will generally increase each year is your age. In addition, this policy has automatic indexation, which means each year your sum insured will increase by 5% for you with associated increases in premium designed to try to keep up with the rising cost of living for you and your family. You do get made known a month prior to these changes each year and you can opt out of this automatic indexation each year depending on what you prefer the time. But as an indication, so if you make no changes to the policy, your premium next year will be \$124.90 per fortnight benefit amount then being \$682,500.

[4 minutes 50 seconds][Customer] : Yeah, Yeah. I think with with with hubby, we didn't get in early enough. He can't sort of just we have to wait now for that to come across the next year, don't we like you have to what's the word?

[5 minutes 2 seconds][Agent] : And you can each year that increases or you can apply to increase, but it's subject to eligibility criteria at the time. So it depends.

[5 minutes 19 seconds][Customer] : No, no, not increase it is what I'm saying to you.

[5 minutes 22 seconds][Agent] : Oh, oh, yeah, yeah.

[5 minutes 23 seconds][Customer] : So he's yeah, yeah.

[5 minutes 23 seconds][Agent] : I mean, he you can opt out of it indefinitely as well if he doesn't want the increase.

[5 minutes 28 seconds][Customer] : Like we, we've set it so this 650 we've worked out covers him and his is because he's got superannuation and stuff that I don't have. That's why mine is higher. But his So what what I'm basically saying to you is we don't want that.

[5 minutes 28 seconds][Agent] : Hmm, That's what we want. I'm done. Thank you.

[5 minutes 47 seconds][Customer] : We're setting this as what we want and don't see a point in it increasing.

[5 minutes 53 seconds][Agent] : Oh, sure.

[5 minutes 54 seconds][Customer] : Yeah, yes. Mm, hmm.

[5 minutes 53 seconds][Agent] : Well, look, if you, umm, wanna opt out of that indefinitely, that's something you call the support team for and you can either allow it to go ahead each year and and

come or, sorry, come about each year and you can opt out of it. Umm, or you can choose to opt out indefinitely. That's up to you. Yep. Umm.

[6 minutes 4 seconds][Customer] : And Yep, indefinitely, OK, sure.

[6 minutes 8 seconds][Agent] : You can also find information about our premium structure on our website if you're interested, if that helps. Umm, So let's go through.

[6 minutes 16 seconds][Customer] : Mm hmm.

[6 minutes 14 seconds][Agent] : We'll check to see if you're eligible now. I'll grab your address. If you, uh, accepted, then we'll get that sent out.

[6 minutes 24 seconds][Customer] : Bye bye the bar court.

[6 minutes 21 seconds][Agent] : So I have 5 Brunswick, it's a Circuit Court. OK.

[6 minutes 26 seconds][Customer] : Mm, Hmm.

[6 minutes 27 seconds][Agent] : And then that's Glendale 4350 Queensland and that's your home and postal address.

[6 minutes 31 seconds][Customer] : Yes, yes.

[6 minutes 37 seconds][Agent] : Lovely. OK, let me bring that off. My system is just going very slow for some reason. OK, I'll read you a quick disclosure before we get started. Which states? 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 administering 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. By proceeding, you understand that you are applying to purchase a life insurance policy and as such, you have a duty to take reasonable care to not make any misrepresentations. Oh, did I read that right to you have it, Let me go back, Sorry it's getting late. By proceeding, you understand that you are 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 have to

answer each question info. Even if you have provided some information to us in any earlier discussions you have had, if you do not take reasonable care, you may breach your duty and if this happens, your insurer may be entitled to cancel your policy to kind of claim or make adjustments to the terms and conditions of your policy. Do you understand and agree to your duty?

[7 minutes 39 seconds][Customer] : Yes, Yes.

[8 minutes 15 seconds][Agent] : Thank you. All right, so first question for us is, 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? Very good. Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia?

[8 minutes 28 seconds][Customer] : No, Yes.

[8 minutes 41 seconds][Agent] : 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?

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

[8 minutes 56 seconds][Agent] : The next section is in 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 let me enter any approximate figures worth or height and weight ranges. So what is your exact height please? Oops, sorry say again, I just went all study 167 centimeters.

[9 minutes 12 seconds][Customer] : 167 Centrelink 167 Yes.

[9 minutes 24 seconds][Agent] : Thank you. And what is your exact weight please? Kilograms.

[9 minutes 27 seconds][Customer] : 79 Yes.

[9 minutes 30 seconds][Agent] : Thank you. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[9 minutes 37 seconds][Customer] : No. I wish No.

[9 minutes 39 seconds][Agent] : Is that real now to the best of your knowledge? Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite

plans to travel over side outside of Australia IE booked or will be booking travel within the next 12 months? Do you have existing life insurance policies with other life insurance companies with the combined title? Some are short of more than \$5 million. On to medical history section now, which is Have you ever had symptoms of, been diagnosed with, or treated for, or intend to seek medical advice for any of the following cancer, tumor, mole or cyst, including skin cancer, sunspots, Melanoma, or leukaemia?

[9 minutes 48 seconds][Customer] : No, no, no, no, no, no, no, no, no, no.

[10 minutes 26 seconds][Agent] : Have you ever had an abnormal cervical smear, stroke, chest pain, palpitations or heart conditions such as been unlimited to heart attack and angina or high blood pressure, high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting, Diabetes, raise blood sugar, impaired glucose tolerance or impaired fasting glucose, Hepatitis or any disorder of the liver, stomach, bowel, gall bladder or pancreas.

[10 minutes 56 seconds][Customer] : No, No.

[10 minutes 57 seconds][Agent] : Epilepsy Medicine Neuron disease, Multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, Anxiety, depression or stress requiring medical treatment or any other mental health disorder.

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

[11 minutes 14 seconds][Agent] : Thank you. Is your condition or form of schizophrenia, bipolar or psychotic disorder?

[11 minutes 19 seconds][Customer] : No.

[11 minutes 20 seconds][Agent] : Is your condition depression, anxiety, post Natal depression or stress including pressure? Medic stress disorder. How many episodes have you had which required treatment? Thank you.

[11 minutes 26 seconds][Customer] : Yes, 116 years ago.

[11 minutes 36 seconds][Agent] : That's fine. Was it more than one episode? Yes or no?

[11 minutes 46 seconds][Customer] : No. Well, I would have to say yes, I guess. Yeah.

[11 minutes 49 seconds][Agent] : I can read you the definition.

[11 minutes 51 seconds][Customer] : Yeah.

[11 minutes 50 seconds][Agent] : I think that will help.

[11 minutes 51 seconds][Customer] : Please.

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

[11 minutes 52 seconds][Customer] : Yeah.

[11 minutes 52 seconds][Agent] : So an episode is an event, occurrence or reoccurrence of symptoms with increased severity from normal mood and usually require either medical intervention, referral, treatment or alteration slash adjustment to existing maintenance treatment. Treatment can take the form of medication and or counseling. Slash therapy. See if someone has mental health symptoms that require treatment. This is an episode and if they return to the doctor several times to monitor the situation and all four repeat prescriptions, this is the same single episode.

[12 minutes 21 seconds][Customer] : Oh. Then one, one single episode, then. Yes.

[12 minutes 23 seconds][Agent] : OK thank you.

[12 minutes 24 seconds][Customer] : Thank you for that.

[12 minutes 24 seconds][Agent] : If, however, they have a relapse, all symptoms worsen and treatment needs to be changed or increased and this constitutes the second episode.

[12 minutes 31 seconds][Customer] : No one.

[12 minutes 31 seconds][Agent] : Similarly, if the applicant recovers and treatment stops and the applicant is fine, but at a later date, symptoms return and they have to go back to the doctor to seek further advice, this would be a separate episode. Thank you. So was it more than one episode, yes or no? No, thank you. Have you had symptoms or treatment for this condition within the last six months? No Very good. Have you ever seriously contemplated or attempted suicide? No, Very good. OK. All right. Next question.

[12 minutes 42 seconds][Customer] : 1 One no, no, no, no, no, no.

[13 minutes 2 seconds][Agent] : Any illegal drug use, abuse of 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. Thank you.

Now, other than what you have already told me that in the past three years have you sought medical advice or treatment by medical practitioner or specialist or are you awaiting results for any medical tests or investigations such as been unlimited to any surgeries, X-rays, scans, blood tests or biopsy? Thank you. Other than what you have already told me about, are you contemplating seeking medical advice or any symptoms you are currently experiencing within the next two weeks?

[13 minutes 22 seconds][Customer] : No, no, no.

[14 minutes 4 seconds][Agent] : OK into family history section now. So this is mother, father, brother, sister.

[14 minutes 12 seconds][Customer] : Another side again.

[14 minutes 14 seconds][Agent] : 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 adenomatous polyposis?

[14 minutes 26 seconds][Customer] : Crikey no.

[14 minutes 28 seconds][Agent] : Very good. 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?

[14 minutes 40 seconds][Customer] : Yes.

[14 minutes 42 seconds][Agent] : OK. How many of your immediate family suffered from cancer prior to age 60?

[14 minutes 50 seconds][Customer] : One Masada.

[14 minutes 51 seconds][Agent] : OK, sorry to hear.

[14 minutes 58 seconds][Customer] : None.

[14 minutes 53 seconds][Agent] : How many of your immediate family suffered from heart condition and or stroke other hereditary disease?

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

[15 minutes 7 seconds][Agent] : Thank you. All right. Our last question now is hazardous pursuits other than one of events, 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, cave or wreck diving or any other hazardous activity?

[15 minutes 28 seconds][Customer] : Absolutely not.

[15 minutes 31 seconds][Agent] : Very good. So yes or no?

[15 minutes 32 seconds][Customer] : No, Absolutely.

[15 minutes 35 seconds][Agent] : All right, can you take something on the ground then by the sounds of it, that's good. OK, that is all done. So I'm thinking that's going to be perfectly fine. Let's just see. All right, Marion, congratulations. The application has been approved, which is great to see. Uh, So what we'll do is we'll get you immediately covered. I'll send you all of your policy documents for you to start reviewing. This policy does give you a 30 day cooling off. So if you decide for any reason that the policy is not suitable, if you cancel within 30 days from your first payment, then you'll receive a full refund of your premium unless the claim is night, you're not required to make any payment today. So we'll choose a collection day, umm, and then within the next month, actually we can do it up to a month in the future. Umm, that would be best suited to you, but you still get coverage from today. So let me just bring up that calendar and if you want to choose a day or day, so I'll put that in for you.

[16 minutes 32 seconds][Customer] : OK, well, I would love it. Yes. Oh, I guess it doesn't really matter. No, just whenever I think when. Yes, that's fine. Today. I don't know.

[16 minutes 38 seconds][Agent] : It'll be the reoccurring day per fortnight, so yeah, sure, if you'd like.

[16 minutes 46 seconds][Customer] : What's today on Monday?

[16 minutes 47 seconds][Agent] : Yeah, today's Monday the 8th.

[16 minutes 49 seconds][Customer] : Yeah, that's fine.

[16 minutes 50 seconds][Agent] : Alright. And if you ever need to change that, you can just give us a call. Savings or cheque account. Marian. Oops, sorry. Yep.

[17 minutes][Customer] : Am I giving you these details now? OK, if I can login quickly, so OK, So what do you need from it? Yes.

[17 minutes 40 seconds][Agent] : So whether it's a savings or cheque, the account name and then the BSB and account number.

[17 minutes 45 seconds][Customer] : OK.

[17 minutes 47 seconds][Agent] : MM hmm.

[17 minutes 45 seconds][Customer] : So it's a savings account and it's in the name of J&M Cooper.

[17 minutes 53 seconds][Agent] : Sorry the can you just give me one second? I'm just going to pop you on a quick hold. My line just keeps going static.

[17 minutes 59 seconds][Customer] : Sure.

[17 minutes 58 seconds][Agent] : I'll be back in a second. Thank you so much for holding there.

[18 minutes 26 seconds][Customer] : No worries.

[18 minutes 27 seconds][Agent] : So I just needed to re plug it. I think it was just in an awkward position. Umm, so just confirming that's a savings account. And what was the account name again? J&M Cooper, J&M Cooper and then the and do you have authorization to debit from this joint account? And what was the BSP for that one when you're ready and then account number. Thank you. All right.

[18 minutes 36 seconds][Customer] : Diane M Cooper M Yes 533000 02/06 7370MM Hmm mm hmm.

[19 minutes 9 seconds][Agent] : I'll read you your declaration now that states thank you Marianne Cooper, it is important you understand the following information. I will ask 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 cover is issued by Hanover Life Rev Australasia Ltd whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I will refer to as GFS Trading as Real Insurance, to issue and arrange this insurance on its 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 has set 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 that you need to take reasonable care that you've agreed to. Can you please confirm you have answered all of our questions in accordance with your duty?

[20 minutes 6 seconds][Customer] : Yes.

[20 minutes 7 seconds][Agent] : Thank you. We may from time to time provide office to you. These are communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent 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. They accept that public pays a lump sum benefit amount of the following. Marianne Cooper received \$650,000 in the event of life insurance and 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 \$106.30 per fortnight. Your premium is a step premium which means it will be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year and you can opt out of this each year. Included in your premium is an amount payable to GFS of up to 65% cover costs. Your premium will be debited from your nominated bank account in the name of J&M Cooper, which you are authorized to debit from and have provided to us. The policy documentation. PDS and FSG will be sent to you within 5 working days, 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. In which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. If you are replacing an existing policy with this cover, we recommend that you do not cancel that policy until you have received and refused. Sorry, it's called too quick. We have received and reviewed our policy in full. There are risks associated with replacing policies as your new policy may not be identical to your existing cover and then there'll be other risks. You should excuse me. You should consider depending on your circumstances, we have a complaints process which you can access at 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 sent you?

[22 minutes 10 seconds][Customer] : I do.

[22 minutes 8 seconds][Agent] : I do send it a yes. Sona.

[22 minutes 11 seconds][Customer] : And I have a question. Yes.

[22 minutes 14 seconds][Agent] : Yeah, sure, ask away. Umm. So where do I get beneficiary?

[22 minutes 16 seconds][Customer] : So where do I get to put the beneficiary as my husband in all of this?

[22 minutes 20 seconds][Agent] : Yes, great question. So once your documentation is sent out to you, that includes your beneficiary forms, which you can fill out and lodge back through post e-mail. If you'd prefer to nominate beneficiaries over the phone, you can do so, umm, with the support team. Yeah.

[22 minutes 34 seconds][Customer] : OK, OK, right.

[22 minutes 36 seconds][Agent] : So would you like any other information about the insurance now or would you like me to read any part of the PDS to you?

[22 minutes 42 seconds][Customer] : No, we've because we've had hubby insured with you.

[22 minutes 41 seconds][Agent] : No, we've had some insurance with you.

[22 minutes 45 seconds][Customer] : That's why we're coming back. So it's fine. Thank you.

[22 minutes 47 seconds][Agent] : Oh no, I'm glad you had a good experience so far. Uh, so I hope that brings you the Peace of Mind you're looking for. I'll just confirm. I do have this contact number which we already confirmed, but I'll just confirm it again just to be 100%, uh, 0431404954. And then we have a second contact number, which I believe is your husband's number, 0434627657.

[23 minutes 3 seconds][Customer] : Yes, yes, that's hub.

[23 minutes 11 seconds][Agent] : You're happy to have both on file.

[23 minutes 13 seconds][Customer] : Yes, please.

[23 minutes 14 seconds][Agent] : Perfect. Well, that is all done there for you, Marianne. Is there anything else that I can help you with?

[23 minutes 19 seconds][Customer] : Jamie's just asking, can he be on my file to enquire or how does that all work?

[23 minutes 24 seconds][Agent] : Umm, if you would like, you can nominate a third party authority

and let me bring that up. OK, so third party authority you can add on to umm if you want them to inquire or so these are the three levels. Inquire only inquire and make changes or inquire, make changes and cancel the policy if required.

[23 minutes 53 seconds][Customer] : Yeah well a hubby can just make enquiries and make changes at all.

[23 minutes 56 seconds][Agent] : Yeah, yeah, sure. Right. Let me bring.

[23 minutes 58 seconds][Customer] : He'd be stuck there and mad to cancel it.

[23 minutes 58 seconds][Agent] : I just have a sorry, I just need to bring up the agreement for that.

[24 minutes 11 seconds][Customer] : Thank you.

[24 minutes 16 seconds][Agent] : So I need to ask for a full name, date of birth and address of the person you wish to give third party authority to. Starting with full name please.

[24 minutes 24 seconds][Customer] : Yes. James John Cooper, 28th of August 1970. 70 5 Brunswick Court, Glenvale, 4350.

[24 minutes 27 seconds][Agent] : James John Cooper James John Cooper Date of birth 28th of August 19, 7028 of 8, 1917 address and now level of access. Sir, please confirm the type of consent you would like to provide from the following list. 1 Inquire only two inquire and make changes or three inquire, make changes and cancel the policy if required. Uh, two make changes and then five. So do you, Marian Cooper, give consent to James John Cooper on this policy to inquire and make changes now and in the future? These can be changed or revoked at any time of contacting us.

[25 minutes 9 seconds][Customer] : To make changes and enquire please yes, thank you.

[25 minutes 38 seconds][Agent] : Does this can send apply to your life insurance policy?

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

[25 minutes 45 seconds][Agent] : Thank you. All right, that is done. That's all I need for that. Your documentation, it should be, if it's not already there, it should be out to you within the next 10 minutes or so. If you have any questions, please feel free to give us a call. But is there anything else I can help you with?

[26 minutes 1 seconds][Customer] : One more thing, but it's not in relation. Have have you got

access or can you access James's life insurance?

[26 minutes 1 seconds][Agent] : One more thing that it's not in relation life insurance.

[26 minutes 8 seconds][Customer] : He wants to know if I'm down to do that for him as well. Put it on his file. Are you able to do that?

[26 minutes 8 seconds][Agent] : He wants to know if I'm down. Let me check.

[26 minutes 16 seconds][Customer] : But I'm finished. Come on. Personally. Thank you.

[26 minutes 18 seconds][Agent] : Yep, Yep. No, that's OK. All right, So what I'll do, let me just book that. So there's just a couple of things I have to put in.

[26 minutes 31 seconds][Customer] : Bye. Bye.

[26 minutes 29 seconds][Agent] : I usually do it once I hang up the call to get out of the lead.

[26 minutes 31 seconds][Customer] : Thank you.

[26 minutes 31 seconds][Agent] : So that's all right.

[26 minutes 32 seconds][Customer] : No, you're right.

[26 minutes 33 seconds][Agent] : Let me just. OK, that's fine. And let me have a look. James, is James there at the moment? Why? Perfect. Alright, so thanks. Keep in mind our calls are recorded. Any advice that providers general in nature may not be suitable to your situation? Could you confirm your name, date of birth and address for me?

[27 minutes 24 seconds][Customer] : James John Cooper, 28th of August 1975, Brunswick Court in Gwenvale, Queensland, 4350.

[27 minutes 32 seconds][Agent] : Thank you. And you wanted to check to see if Mary Ann is, uh, sorry, umm, what's your policy type?

[27 minutes 41 seconds][Customer] : Yeah, Life insurance.

[27 minutes 45 seconds][Agent] : Yeah, perfect. Uh, goodness, Yeah.

[27 minutes 48 seconds][Customer] : We we've had a recent death in the family and my daughter has been UN unable to make enquiries in regards to her to count until there was deaths too together All that sort of thing I think I might have put down.

[28 minutes][Agent] : So, umm, I can see, yes Sir, Marianne Cooper, full access. Umm, umm, you've

nominated beneficiaries, so yes. And Marianne has third party authority. That's right, third party authority. Umm, so she has full access which is inquired. Make changes and cancel the policy if required.

[28 minutes 30 seconds][Customer] : Oh, she's so much stronger than me. It's alright. She handles all of this Internet stuff anyway, so that's fine. Thank you so much.

[28 minutes 35 seconds][Agent] : So that's fine, that's alright, but that's OK. Umm. And look, if you ever need to update like any of your address contact information, you do also have access to the online portal. Have you had a look at that yet?

[28 minutes 51 seconds][Customer] : Bye bye.

[28 minutes 52 seconds][Agent] : All right, so you have a a portal. Not many people. It's so many people that I think you don't actually know about this. So we have a customer portal. Once you have an existing policy, umm, you don't have to have to register or anything like that. It'll give you access to that. Umm, You just need to enter in your mobile and date of birth that's connected to your policy and you can then verify your information and start using. You know, it's a great service if you need to update, umm, anything or you just want to have a visual of, of umm, your policy and those kinds of things. It's all available on there. So you just jump online, umm, onto our website and you, I think, let me bring it up myself.

[29 minutes 32 seconds][Customer] : Mm, hmm.

[29 minutes 32 seconds][Agent] : I think you click my account in the real insurance and then it'll, umm, have, it has the different ones that you can log in to. So life insurance has its own one and then you'll just put in your mobile number and things like that and have access.

[29 minutes 33 seconds][Customer] : Filling it out just like MM Hmm. Oh, wow. Pretty good.

[29 minutes 47 seconds][Agent] : Yeah, umm, So is there any other questions or anything else that I can help?

[29 minutes 54 seconds][Customer] : I have a pleasure to deal with you.

[29 minutes 59 seconds][Agent] : Uh, no worries.

[30 minutes 2 seconds][Customer] : Thank you. Bye.

[30 minutes][Agent] : I wish you all the best, but if you have a good night, thanks. Bye.