

[14 seconds][Agent] : Hello. Hi, Graham, it's David calling from Australian Seniors Insurance. I'm giving you a call as you've received your expression of interest online in regards to our life insurance. Yeah, OK, give me one second here. Umm, just so I can assist you further. Umm, Graham, and just so we can move forward, can I just confirm your full name and date of birth? Yep. And your date of birth, Sir.

[16 seconds][Customer] : Hello, yes, though yes Grandma Thriessen date of birth is 10091952.

[49 seconds][Agent] : Sorry, can I just get you to repeat that again? Just cut off a little bit. Yep.

[52 seconds][Customer] : Yep, the birthdate is 100919 five 210th of September 1952.

[1 minutes][Agent] : Beautiful. Thank you. Umm please as well, Graham, that all our calls are recorded. Any advice I provide is general nature and may not be suitable to your situation. Can I also just confirm that you are a male Australian resident, Graham?

[1 minutes 11 seconds][Customer] : That is correct.

[1 minutes 12 seconds][Agent] : Awesome. And what title do you prefer to go by, Mr.

[1 minutes 16 seconds][Customer] : This is fine.

[1 minutes 15 seconds][Agent] : or Awesome? Yeah, that's just for umm, you know.

[1 minutes 17 seconds][Customer] : I'm not buying a reorder though nowadays, jeez, I can't keep up with all that.

[1 minutes 24 seconds][Agent] : Yeah, uh, so give me one second here, Graham. I'm so just so I can have a better understanding as well, Graham. And just to get a better idea of what your situation is like, what sparked your interest into looking into life insurance?

[1 minutes 38 seconds][Customer] : Oh look, I'm getting at an age I've always had some sort of insurance. A marriage problem is sorting things out. However, you know, I'm not getting any younger and I'm I guess I ain't get. We're all getting older.

[1 minutes 46 seconds][Agent] : OK, yeah, yes, no, I'm on the, I think everyone's on the same path anyway, Graham.

[1 minutes 56 seconds][Customer] : Yeah, that's right. Although the kids seem to live to the minute, they don't think they think that they have age.

[1 minutes 56 seconds][Agent] : So, uh yeah, what I'll do for you, uh, it'll catch up to them.

[2 minutes 4 seconds][Customer] : What I call kids is anyone younger than me, Really. And my apologies if I don't mean to offend.

[2 minutes 6 seconds][Agent] : Oh, OK, there I go. No, no, it's OK. Uh, So what I'll do after you Graham is I'll explain the main features and benefits and then do some pricing with you as well. Just see what, what works for you. Umm and let me just have a look. So do you have any cover in place already or? OK, awesome. So yes. Yep.

[2 minutes 25 seconds][Customer] : No, oh, look, I if look things have I'm going through a a marriage breakdown called problems that's caused at this stage and I don't have access to my paperwork. I don't know what's been done regarding being removed from certain things etcetera.

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

[2 minutes 50 seconds][Customer] : And so it's a little awkward for me.

[2 minutes 55 seconds][Agent] : Yep.

[2 minutes 52 seconds][Customer] : So I'm now taking the a different path and decided I've got to look after myself.

[2 minutes 57 seconds][Agent] : Of course. No, that's a smart decision too.

[2 minutes 58 seconds][Customer] : But as far as I know, they're, you know, the regarding superannuation, I don't have a policy or I might have one that's still still a thing. And I did usually get death cover and accident cover on those, you know, but I mean that probably cheer. I don't know.

[3 minutes 4 seconds][Agent] : Yep, Yeah, Yeah.

[3 minutes 13 seconds][Customer] : So I'd rather just start again.

[3 minutes 15 seconds][Agent] : OK. Yeah. So if you're starting from scratch, I think it'd be good for us to just cover everything if you have any questions. It's great now that we're on the phone together, just so I can answer all those questions and concerns for you. So I'll let you know a little bit about seniors life insurance here. So seniors life insurance is designed to provide financial protection for your loved ones through a lump sum payment if you were to pass away before your 85th birthday when the policy ends. OK, so you can choose cover between 10,000 up to 200,000

and nominate up to five beneficiaries to receive their nominated benefit amount.

[3 minutes 40 seconds][Customer] : Yes, yes, yes.

[3 minutes 48 seconds][Agent] : If death is due to an accident, your chosen benefit will triple and we will also include an advance payment of 20% of the benefit amount to help with funeral costs or any sort of final expenses at the time as well. Any like you know, bills or yeah. OK, so it's very easy to apply Graham. We just ask you 8 yes or no questions relating to your health over the fund to see if you are approved, umm, and if you are accepted. And once you commence the policy, you'll be covered immediately for death due to any cause except suicide in the 1st 13 months. OK.

[4 minutes 1 seconds][Customer] : Yes, yes, right.

[4 minutes 18 seconds][Agent] : So umm, in addition as well, there is a terminally though advanced payment included in the cover.

[4 minutes 24 seconds][Customer] : Right.

[4 minutes 24 seconds][Agent] : So if you were diagnosed with 24 months or less to live by a specialized medical practitioner, we can pay your benefit amount in full. Uh, just to help with medical costs to ensure that you receive the best care possible. Or, you know, if you got any bucket list to check or anything like that, you know, good time.

[4 minutes 40 seconds][Customer] : Yeah, I understand. Yes.

[4 minutes 41 seconds][Agent] : Yeah, yeah.

[4 minutes 42 seconds][Customer] : And then I would imagine that's what would happen.

[4 minutes 44 seconds][Agent] : MMM, yeah. So just to check in on, you know, Graham, uh, with the information that I gave you, do you have any questions from you so far?

[4 minutes 51 seconds][Customer] : No, not so far, other than it's unlikely that I will commit today.

[4 minutes 56 seconds][Agent] : Yeah. OK, Alright. I'll let you know.

[4 minutes 58 seconds][Customer] : I'm in all fairness, I like being honest and and that's the truth. It, it, this was initially, it's an enquiry, which is what we're doing.

[5 minutes 4 seconds][Agent] : Yeah, of course, yes Sir. Umm, thank you for your honesty.

[5 minutes 17 seconds][Customer] : Yes.

[5 minutes 8 seconds][Agent] : Umm, I'll let you a little bit umm, more about it just in case, you know, it could maybe umm, you know, point you to the right direction, uh, about where you want to go today.

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

[5 minutes 18 seconds][Agent] : Umm, but yes Sir, that, that decision is up to you at the end of the day, you know, so let's just get through a quit together. Let's let's start from there. Umm, and to begin with the umm gram, have you had a cigarette in the last 12 months? Yes. OK, I'll just put that up for you. I might just need to confirm as well.

[5 minutes 31 seconds][Customer] : Yes, Yep. Correct.

[5 minutes 38 seconds][Agent] : Graham, umm, some of your information here before I can, umm, go through the quoting here just so we make sure that we've got everything or if I lose you, umm, I've got your e-mail address hereasgrandm.threeandthentheword3@gmail.com. Awesome.

[5 minutes 54 seconds][Customer] : That's correct.

[5 minutes 55 seconds][Agent] : Cool. And what about an address there for you, Graham? What's your post code 382?

[5 minutes 58 seconds][Customer] : 382 Unley Road, Unley Park, Unley Rd. Unley Park 5061.

[6 minutes 6 seconds][Agent] : 461 went back, so 382.

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

[6 minutes 16 seconds][Agent] : I will.

[6 minutes 16 seconds][Customer] : Unley Rd.

[6 minutes 17 seconds][Agent] : I'll leave it. OK, thank you, Graham. So about that.

[6 minutes 18 seconds][Customer] : Yeah, Unley Park.

[6 minutes 20 seconds][Agent] : And that would be the same as your postal address.

[6 minutes 23 seconds][Customer] : That is my postal address.

[6 minutes 25 seconds][Agent] : OK, awesome.

[6 minutes 26 seconds][Customer] : I'm currently I'm working all over the place at the moment, so I quite often stay over, but that is that's how you can get in touch with me.

[6 minutes 29 seconds][Agent] : OK, All right. Fair enough. Yeah, because just in case you want to see like physical copies of the documents or the a quote that we can send that to you there as well. Yeah.

[6 minutes 39 seconds][Customer] : Yes, that's correct. Yes.

[6 minutes 44 seconds][Agent] : Awesome. Sir. Uh, let me just get this loaded up for you, Graham. Give me one second. OK. So keeping in mind as well Graham, our cover ranges from 10,000 up to \$200,000. So we can look at different amounts of cover.

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

[7 minutes 11 seconds][Agent] : Do you have in mind and do you have a cover and place that you, but you know a number in mind?

[7 minutes 17 seconds][Customer] : Oh look, initially it was for general costs. I don't like being a burden to anyone, you know what I mean?

[7 minutes 21 seconds][Agent] : Yep, yeah.

[7 minutes 25 seconds][Customer] : Especially any family I have left, you know, so but then I'm thinking, well, maybe there, you know, some sort of stop in the repayment or whatever wouldn't hurt. So yeah, figure in mind. Oh, perhaps 100,000.

[7 minutes 38 seconds][Agent] : Yep, figure in mind 100,000. Yeah, and we can always change this.

[7 minutes 51 seconds][Customer] : Yeah, that's right.

[7 minutes 52 seconds][Agent] : You know, if, if it doesn't look like it's umm, it's working out for you.

[7 minutes 59 seconds][Customer] : That gives me a ballpark figure to go on.

[7 minutes 55 seconds][Agent] : Umm, yeah, of course. Yep. Yeah, of course.

[8 minutes 3 seconds][Customer] : And if you gave me a minimum and to say a 200,000 or a \$250,000 one, then then that'll give me some idea of, of where I'm headed while I'm going through family court, et cetera. Awkward to say the least to commit to anything.

[8 minutes 22 seconds][Agent] : Yeah, fair enough.

[8 minutes 23 seconds][Customer] : Although alimony's not paid, you know it can sometimes be not all that fair on people.

[8 minutes 29 seconds][Agent] : Yeah, no, that's fair enough again. So I'll let you know now while this loads up. OK, so for a fortnightly premium, uh, \$256.99 gram, that covers you for \$100,000. Yeah. How's that sounding to you?

[8 minutes 47 seconds][Customer] : OK, So what did you do? Say a fortnightly payment.

[8 minutes 52 seconds][Agent] : Yeah, this is a fortnightly payment. So in terms of like, umm, suitability, umm, for you and your situation at the moment, we can always just umm, look at different levels of cover as well. That'll bring bring those prices down. But of course that's that's up to your decision and discretion as well.

[9 minutes 8 seconds][Customer] : And that's right, I understand that.

[9 minutes 13 seconds][Agent] : Yeah, of course. Yep.

[9 minutes 10 seconds][Customer] : And as you may understand, I'm not sure whe yet whether I'm going back to my wife on home at Brompton or or whether I've got to find somewhere else which may involve some rent for a while or whatever. And until, until the family court sort out a lump sum payment of some sort. So it's difficult to commit to such a high sum until I get myself. I mean, I'm on my feet, but I'm not, not until I get a little better established.

[9 minutes 22 seconds][Agent] : Umm, yeah, yeah, of course, of course, Yeah, of course. And with, with that 1G and, and you know, your court proceedings and all that stuff.

[9 minutes 43 seconds][Customer] : I guess that's the word, Yeah.

[9 minutes 48 seconds][Agent] : Umm, do you have? Do you have a time frame of when you think that would be sorted?

[9 minutes 52 seconds][Customer] : Oh, look, we're up to the point really where we're talking to lawyers and lawyers are talking to lawyers regarding property settlement.

[10 minutes][Agent] : Yeah, of course. MMM.

[10 minutes 1 seconds][Customer] : Big dispute, of course, but it'll be sorted out by the courts. Now, I'm not sure what the, you know, that can take 12 months, I would think.

[10 minutes 10 seconds][Agent] : Yep.

[10 minutes 10 seconds][Customer] : Although I did read somewhere they C they're doing it pretty

quick now because there's that many and it may be as little as the 12 or 13 weeks. I mean, I guess that's a little bit ambitious.

[10 minutes 24 seconds][Agent] : Yeah.

[10 minutes 25 seconds][Customer] : It's been.

[10 minutes 29 seconds][Agent] : Yeah.

[10 minutes 26 seconds][Customer] : I mean, this is only the second time I've gone through a divorce then, and the last one was finalized in 1984.

[10 minutes 33 seconds][Agent] : OK. It's been a while.

[10 minutes 32 seconds][Customer] : So I can't say I'm an expert on that stuff. Yeah.

[10 minutes 34 seconds][Agent] : Yeah, OK.

[10 minutes 37 seconds][Customer] : And sometimes can warn. My father warned me not to get married again. ****.

[10 minutes 43 seconds][Agent] : Yeah, well, that's why you need a little bit of, umm, that that cooling off. When you're engaged. Don't you set set time to think.

[10 minutes 50 seconds][Customer] : I've known it for 18 bloody years.

[10 minutes 53 seconds][Agent] : Yeah, fair enough.

[10 minutes 53 seconds][Customer] : Oh, Gee, I thought I knew it for 18 years. Oh, God.

[10 minutes 56 seconds][Agent] : Umm, well, you know.

[10 minutes 57 seconds][Customer] : Then you get rid of one place, you go into another and guess what?

[10 minutes 59 seconds][Agent] : Yeah, Well, oh, that's unfortunate through here.

[11 minutes 1 seconds][Customer] : You find out that behind closed doors, mate, a hell of a lot goes on that you don't know there.

[11 minutes 7 seconds][Agent] : Yeah. Well, you know, life happens, Graham.

[11 minutes 10 seconds][Customer] : I should have learnt that, my friend. That's what everyone kept telling me. Yeah.

[11 minutes 12 seconds][Agent] : Umm, yeah, exactly. All right.

[11 minutes 21 seconds][Customer] : Yeah, please do.

[11 minutes 15 seconds][Agent] : So, umm, would you be happy to, umm, for me to send you some questions because I don't want to force you into anything at the moment. Like with with things that is going on. Of course.

[11 minutes 24 seconds][Customer] : Yeah, well, you understand my position, but I do need to get these things underway.

[11 minutes 31 seconds][Agent] : Of course.

[11 minutes 29 seconds][Customer] : I've never been one to sit back and and let the grass dry under your feet.

[11 minutes 33 seconds][Agent] : Yeah.

[11 minutes 34 seconds][Customer] : And I like to be on the front foot.

[11 minutes 34 seconds][Agent] : So yeah, yeah, of course.

[11 minutes 36 seconds][Customer] : So if I'm 4 armed with some sort of God and I realise these things are subject subject to change, you know, prior to me committing to one thing or another, I realise that there's changes. The world's changing that fast that that that you know.

[11 minutes 52 seconds][Agent] : Yeah, yeah.

[11 minutes 53 seconds][Customer] : However, if you could put perhaps your name on there or your number so that I can contact you and once I've re on that hard copy so that I can peruse it when I'm bored.

[12 minutes 7 seconds][Agent] : MMM, yeah, yeah, fair enough. Umm, what I need to let you know there Graham, is for this one specifically, I can send you through like a pre activation e-mail. So what that means is you can accept the, the policy over the e-mail if you've gone through it and if you think that it's suitable for you, umm, otherwise, umm, if you weren't happy, umm, we can actually go through and complete the application today.

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

[12 minutes 35 seconds][Agent] : Now we can get you immediately cover over the phone today if you pass all the pre underwriting questions and all the health questions. But umm, what I need to let

you know is this policy does give you a 30 day cooling off.

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

[12 minutes 46 seconds][Agent] : So if you decide this policy is not suitable for you and you cancel within 30 days, then you'll receive a full refund on your premium unless you know, you've made a claim.

[12 minutes 50 seconds][Customer] : Yep, I understand what you're saying.

[12 minutes 55 seconds][Agent] : OK, Umm, But if, if you'd prefer the latter choice, that's a decision for you to make. You know, if you just want me to send you some quotes now and not go through the, the health and safe, uh, not health and safety, the health questions relating, uh, relating to your, you know, previous H health in the last five years.

[12 minutes 56 seconds][Customer] : Yes, yes.

[13 minutes 13 seconds][Agent] : Umm, it's just to, so it's just so that we can make sure that you are actually approved for the cover before we sent you quotes. And then we get, you know, once you receive those quotes, we have to call you back and, umm, going through those questions again. And if we turn out to be a decline, then we've, we've made waste of good time here then then you know.

[13 minutes 25 seconds][Customer] : I understand and wasted yours. So rather than do that, will you send me through that paperwork, the 10,000, the 100,000 and the 200 thou or \$250,000 and then I can work from there, work back from from there. Well, yeah, it doesn't have to be 3 all written out with a righty PD, you know, like a disclosure statement and all of that.

[13 minutes 45 seconds][Agent] : So you wanted three different quotes, Greg, of just for Yeah, yeah, yeah. So Yep, 100,000.

[13 minutes 55 seconds][Customer] : Just give just so that it gives me a range, you know, like you've said, 256, I think a a a week or a fortnight or something or other for for 100,000. Yeah, well, that gives me a God. What does that mean? That that the 10,000 is gonna be \$25? I wouldn't think so.

[14 minutes 6 seconds][Agent] : Yep, Yeah, yeah.

[14 minutes 15 seconds][Customer] : You know what I mean?

[14 minutes 15 seconds][Agent] : Umm, yeah, yeah, of course.

[14 minutes 16 seconds][Customer] : So I would like that quote. Yeah.

[14 minutes 18 seconds][Agent] : So which numbers would you like?

[14 minutes 18 seconds][Customer] : And also the higher one. Well, if I can go for the the 250. Alright, well, let's go. Let's go to two.

[14 minutes 27 seconds][Agent] : Oh, it only goes up to 200,000, so yeah, highest. Do you want to put the? Yep.

[14 minutes 31 seconds][Customer] : Yeah, we'll go highest to lowest, that's all 'cause I already know the 100,000's about 2:56 today, so that's fine. That gives me a guide.

[14 minutes 41 seconds][Agent] : OK, I'll send you uh, the quote that I gave you today for 100,010 thousand and 200,000 as well. Does that sound good?

[14 minutes 46 seconds][Customer] : Yeah, that would be perfect. That's perfect.

[14 minutes 49 seconds][Agent] : OK, awesome, I'll send you through those things.

[14 minutes 52 seconds][Customer] : Yep.

[14 minutes 52 seconds][Agent] : Umm, did you want that by post as well or are you OK to do it by e-mail?

[14 minutes 59 seconds][Customer] : No, look, I think e-mail would be fine.

[15 minutes 1 seconds][Agent] : OK, sweet. Umm, all right.

[15 minutes 12 seconds][Customer] : Save your paperwork.

[15 minutes 13 seconds][Agent] : Yeah, of course. Umm, uh, a few things that I'd need, uh, do you need to let you know as well for our policies Then before I, I send you through these things, umm, is that your premium is gonna be stepped. So your premium is stepped, which means it will increase each year.

[15 minutes 29 seconds][Customer] : Natural. Yeah.

[15 minutes 29 seconds][Agent] : So as in, yeah, did you want to look at the numbers for next year as well, just in case? For like 100,000?

[15 minutes 36 seconds][Customer] : Oh, well, that's, that's current now.

[15 minutes 38 seconds][Agent] : Yep.

[15 minutes 38 seconds][Customer] : I I it'll be L that information will be included in what you're sending me, isn't it?

[15 minutes 46 seconds][Agent] : Umm, I'm not too sure.

[15 minutes 47 seconds][Customer] : So it's got. Yeah.

[15 minutes 47 seconds][Agent] : I haven't actually seen what that would look like on your end.

[15 minutes 50 seconds][Customer] : Well, look, send, send one copy, just one. Alright. So that I can see whether it's more than CPI and costly, all that sort of stuff. You know, it'll probably be about 10%, I would think. I'm not sure.

[15 minutes 52 seconds][Agent] : OK, yeah, of course, yeah, either or, umm, if you wanted to find out more about our premium. So you can also find information about our construction on our website. OK, so just have a look through that.

[16 minutes 9 seconds][Customer] : Yes, that's fine.

[16 minutes 11 seconds][Agent] : All right, I'll send you through this.

[16 minutes 11 seconds][Customer] : You've been very good.

[16 minutes 13 seconds][Agent] : Oh, oh, OK.

[16 minutes 13 seconds][Customer] : I'm, I'm, I'm allowed to say that because my brother, my late brother was a big head in the insurance industry.

[16 minutes 20 seconds][Agent] : OK.

[16 minutes 19 seconds][Customer] : So I, I can say you've been very good. Your phone manager is is excellent.

[16 minutes 24 seconds][Agent] : Oh, I'm glad to hear that Graham.

[16 minutes 27 seconds][Customer] : Well, in my opinion. I mean, Pete used to look after all my insurances, so.

[16 minutes 26 seconds][Agent] : And umm, yeah.

[16 minutes 31 seconds][Customer] : But he passed on many years ago. But he was he used to do in the end. He was a specialist hotel broker. Yeah.

[16 minutes 33 seconds][Agent] : OK OK, well maybe, you know, projecting my future here then Grammy.

[16 minutes 44 seconds][Customer] : No, we don't read. We're not psychics.

[16 minutes 45 seconds][Agent] : Uh yeah. Uh yeah.

[16 minutes 47 seconds][Customer] : We might be sarcotic, but we're not psychic. Yeah.

[16 minutes 49 seconds][Agent] : Uh, I appreciate the coverage Graham, and I hope you know things turn out well for you in the future. I'll just send you a call back, uh, maybe in like 2 weeks time if you're OK just to check up on some things.

[16 minutes 59 seconds][Customer] : That's fine, No problem. And I bet you get, I bet you feel like it's a Monday today.

[17 minutes][Agent] : And yeah, yeah, it is a little bit bit of that feeling, you know?

[17 minutes 6 seconds][Customer] : Yeah, I know. It's a bloody public holiday. Anyway, it's alright. Monday. You're usually up and about by the end, By today, normally. That is a tack. Yeah.

[17 minutes 9 seconds][Agent] : Yeah, Yeah, that's the one. All right, Graham, thank you for your time and thanks for your call as well. You have a good day.

[17 minutes 22 seconds][Customer] : Yeah. You have a great one. Thank you mate.

[17 minutes 21 seconds][Agent] : All right, take it easy. Bye.

[17 minutes 25 seconds][Customer] : Bye.