

[2 seconds][Agent] : Welcome to history and seeing. Is this speaking, Wendy, How can I help you?

[6 seconds][Customer] : Yes hello, I'm wondering about life insurance.

[9 seconds][Agent] : Yeah, sure. Will they are you ringing about existing cover or new cover? Sure. And can I please grab your first name after my date of birth? Yeah. Thank you.

[14 seconds][Customer] : Newcastle, Elizabeth McCourt 2811281155.

[27 seconds][Agent] : Thank you. And Alisa, do you have a middle name by any chance? Beautiful, Thank you for that. We'll just let you know calls are recorded and your advice supervisor of your nature may not be suitable to your situation. And also confirming that you down as a female Australian resident, is that correct?

[32 seconds][Customer] : Joy, yes.

[48 seconds][Agent] : Beautiful, Thank you for that. And what type of policy are you after Elizabeth? Perfect. Thank you. Do you see that you do have cover with us as well at the moment?

[54 seconds][Customer] : Life insurance, yes.

[1 minutes 2 seconds][Agent] : Yeah. Perfect. Well, thank you so much for calling back in this this with the life insurance just so that you have a better understanding, what are you wanting to look into it today? Any particular reason?

[1 minutes 17 seconds][Customer] : No particular reason, I just decided to have a look into it.

[1 minutes 21 seconds][Agent] : Yeah, wonderful. Are you protecting children's partner, families and friends?

[1 minutes 26 seconds][Customer] : Children or one child?

[1 minutes 28 seconds][Agent] : Children. Oh, beautiful. So you look, you get to choose anywhere between 10,000 up to 200 to leave behind. Is this a son or daughter? Son. Beautiful. So how much would you like to leave behind for him?

[1 minutes 39 seconds][Customer] : I found, no, I don't know what was it between 10,000 and 200.

[1 minutes 49 seconds][Agent] : Yeah, 10,000 up to 200,000. It really depends on everyone's circumstances is, you know, is different. So it really depends on how much you want to, you know, leave that behind for or how pay if I start off with how much would you like to pay into your life

insurance for yourself for to leave behind for him like per per fortnight, like a budget for yourself.

[1 minutes 53 seconds][Customer] : Could you tell me what average is that people are doing or, you know, Yeah, OK, Well, what about this? I just start this way.

[2 minutes 25 seconds][Agent] : Let's do that. Sure, I can give you as many calls as you'd like, so don't worry. Quick question as well regarding your smoking status, Elizabeth, is have you had a cigarette in the last 12 months? Yes or no?

[2 minutes 22 seconds][Customer] : We start at 100,000 No.

[2 minutes 38 seconds][Agent] : Beautiful OK, and we'll have a look at the 100,000. So in terms of how the cover works, these designs to put my financial protection for this one, do a lump sum payment if you were to pass away before your eighty of your birthday when the policy ends. If your death is due to an accident as well, Elizabeth, that 100,000 will triple to 300,000. OK, so as long as the accidental death that would let's say car accident or if so over that would pass away as long as the accidental death, we pay action with the benefit amount.

[3 minutes 1 seconds][Customer] : Yeah, OK.

[3 minutes 12 seconds][Agent] : Okay, covers also easily apply.

[3 minutes 21 seconds][Customer] : Yep.

[3 minutes 15 seconds][Agent] : There is only eight question I do need to ask you and they are just yes or no questions to see if you would be approved.

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

[3 minutes 22 seconds][Agent] : You will be covered immediately for death due to any calls except suicide in the 1st 13 months and there is also a terminal or advanced payment. So if you were joined us for 24 months or less live by a specialized medical practitioner touch with let's say cancer, we will pay that claim amount in full to you while you are still alive.

[3 minutes 29 seconds][Customer] : Mm, hmm, OK.

[3 minutes 46 seconds][Agent] : OK, so it's not only something to leave behind for your son but also for yourself as well.

[3 minutes 53 seconds][Customer] : Mm, hmm. OK.

[3 minutes 53 seconds][Agent] : OK, excellent. Any questions before we jump into the quote? Perfect. So for the 100,000 there and Elizabeth, we are looking \$123.58 a fortnight. OK. How is that sounding?

[3 minutes 58 seconds][Customer] : No, no, Yeah, OK.

[4 minutes 12 seconds][Agent] : That sounding? OK, perfect. Right. Are you happy for me to leave at the 100,000 there for you?

[4 minutes 14 seconds][Customer] : Yeah, yeah. Could you ask what's the health questions you're gonna answer?

[4 minutes 24 seconds][Agent] : Yeah, we can definitely go through that. I'll run you through the rest of the information and then I will go through those eight questions with you. OK.

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

[4 minutes 31 seconds][Agent] : But first letting you know your premium is set, which means it will increase each year. Now I'll give you an indication, if you make no changes to the policy, your premium next year is 490 a hundred, 3223 cents and premium information about premium structures also available on your website.

[4 minutes 36 seconds][Customer] : Yeah, OK.

[4 minutes 49 seconds][Agent] : OK, Elizabeth, have you completed the will?

[4 minutes 55 seconds][Customer] : I have got a will, but I do need to update it.

[4 minutes 58 seconds][Agent] : OK, perfect. What I'll do is I'll provide you with a free online legal will for you to update then. OK, perfect. Umm, So what I'm going to do now is just quickly double check I've still got your details correctly and, umm, updated on my end. Are you still at number 85? Greaves Dr.

[5 minutes 4 seconds][Customer] : OK, sure, it's nice.

[5 minutes 17 seconds][Agent] : uh, Kewsman Victoria 3137 Q5. Sorry. Yeah, perfect. And that's the same as your mailing address as well. Wonderful.

[5 minutes 20 seconds][Customer] : Yes, yes, yes.

[5 minutes 26 seconds][Agent] : Flight number is 0437098566 and the e-mail is

magicj55@outlook.com. Wonderful. And again, date of birth 28 at 111955 knowns like a female Australian resident. That's all correct. Wonderful. So Elizabeth, I'm gonna bring you a pre underwriting disclosure now, which I want you to and your privacy and then we can head into those eight question quickly.

[5 minutes 37 seconds][Customer] : Yeah, yes, OK.

[5 minutes 56 seconds][Agent] : OK there you guys, please be aware our calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quote issue covering other related services. We will share this with your insurer and they share those Australian service providers for the purpose of administering your policy. You'll have link names. Privacy policy tells you more, including how to access incorrect information and lodge complaints about breaches of privacy.

[6 minutes 31 seconds][Customer] : None.

[6 minutes 25 seconds][Agent] : By proceeding, you understand that you are planning to purchase a life insurance policy and as such, you have a duty to take reasonable care to now 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 complaint answers. You need to answer each question in full. Even if you have provide some information to us in the early questions you have had. If you do not take reasonable care, you may break your Judy and this happens, you sure may be entitled to cancel your policy, decline a claim, or make adjustments to the terms and conditions of your policy. Do you understand and agree to you Judy, yes or no? Wonderful. Elizabeth, just bear in mind as well, if in the future, if you want a little bit more extra coverage for your son, you can give us a call and plan to have that increase.

[7 minutes 3 seconds][Customer] : Yes, OK.

[7 minutes 14 seconds][Agent] : As long as apply to have that as a top up apology to existing cover as long as it doesn't exceed 200,000 level level of coverage. Or if you want to lower it, you can give us a call and plan to have that decrease as well at any time.

[7 minutes 24 seconds][Customer] : Yeah, no, OK.

[7 minutes 29 seconds][Agent] : OK, perfect. So first question to ask is a COVID question is 2 part question because have you been hospitalized or COVID-19 the last six months or have you been diagnosed with COVID-19 the last seven days, yes or no?

[7 minutes 30 seconds][Customer] : Yep, I have been in hospital yet.

[7 minutes 47 seconds][Agent] : Yep, but this one is in the last six months.

[7 minutes 53 seconds][Customer] : Oh no.

[7 minutes 49 seconds][Agent] : So have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 the last seven days? Yes or no?

[8 minutes][Customer] : I haven't had COVID at all.

[8 minutes 2 seconds][Agent] : No, Perfect. So for the whole question, I just need a yes or no. Elizabeth. Wonderful. So in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke? Yes or no?

[8 minutes 1 seconds][Customer] : No, no, no.

[8 minutes 22 seconds][Agent] : Excellent. In the last five years, have you been admitted to hospital as an inpatient because of the lung disease? Other than for asthma or pneumonia as the only conditions? Yes or no?

[8 minutes 37 seconds][Customer] : No.

[8 minutes 37 seconds][Agent] : Perfect.

[8 minutes 38 seconds][Customer] : Can I just ask you about that question?

[8 minutes 40 seconds][Agent] : Of course you can.

[8 minutes 40 seconds][Customer] : Is it only for sorry, was it for only asthma and not with the other? No, it's only for those two.

[8 minutes 45 seconds][Agent] : So if, if it's pneumonia, yeah, yeah.

[8 minutes 56 seconds][Customer] : OK. What happens if you get pneumonia when you're in hospital?

[8 minutes 51 seconds][Agent] : So if it's just for those two, we don't need to disclose that as I guess if that's fine, it's other than for asthma or pneumonia as the only condition. No, correct. Correct. So

yeah, perfect. Perfect. So I'll just read out the whole question. So in the last time you have you been admitted to hospital as a inpatient because of a lung disease, other death for asthma or pneumonia as the only conditions, yes or no? Perfect.

[9 minutes 5 seconds][Customer] : So, so it's still been no, even if you've had asthma, pneumonia when you're in hospital, No, no, no.

[9 minutes 27 seconds][Agent] : In the last five years, have you been done as we were treated for any of the following cancers, lung cancer, cancer of the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that's spread to other organs? Or are you coming or soon to be treated with chemotherapy, yes or no? And do you have a renal kidney condition? That's how it requires dialysis transfer with doctor. Hands of eyes will be required in the future, yes or no? And do you have any other condition that will require a transplant in the future? Yes or no?

[9 minutes 52 seconds][Customer] : No, no, no.

[10 minutes 12 seconds][Agent] : And have you been diurned as we were currently undergoing testing for? Has the doctor advised you to be tested for motor neural disease or any form of dementia, including Alzheimer's disease? Yes or no? Excellent. Any last five news? Have you attempted suicide or been hospitalized for a mental health condition? Yes or no?

[10 minutes 24 seconds][Customer] : No, no.

[10 minutes 36 seconds][Agent] : Excellent. And last question there. Are you experiencing any unexplained symptoms or why you currently undergoing or waiting for the results of any health related to investigation or being diners as having 12 months on us to leave yes or no? Wonderful. You do very well there Elizabeth. Thank you so much. Are you satisfied with the answers provided? Yes or no? Wonderful. Let's lock that in for you. What you mean? Oh, sorry, Elizabeth, you do answer no to all those questions. A big congratulations, Sir. He has come back fully approved for you. OK.

[10 minutes 55 seconds][Customer] : No, Yes, OK.

[11 minutes 15 seconds][Agent] : It's good to say that you're all, you're all nice and healthy. OK. So,

Elizabeth, what we can do is get the cover put in place for you today so you can have the protection to leave behind for your son, which you mentioned you want to protect.

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

[11 minutes 28 seconds][Agent] : OK, we do also give you a 30 day cooling off. So if you decide it's not suitable for you, that's OK, give us a call. Cancel within the 30 days.

[11 minutes 30 seconds][Customer] : OK, OK.

[11 minutes 40 seconds][Agent] : You will receive a full refund of your premium unless a claim has been made and there is no locking contracts, no cancellation fees at all.

[11 minutes 49 seconds][Customer] : Alright. Thank you.

[11 minutes 48 seconds][Agent] : OK, perfect. You're welcome. You get to choose the first collection day. When would you like that to start, Elizabeth? Thursday. Yeah, the 14th. Yep. So I've got the 14th of November 20, 2484 now on that Thursday for you. And do you want that to be a BSP account number or Visa MasterCard? Beautiful.

[11 minutes 57 seconds][Customer] : This Thursday, Yeah, yes, the BSB and account number, which you've got that on, You've got that on file. You can just use it.

[12 minutes 19 seconds][Agent] : Just due to your privacy, it doesn't show for me, so I will need you to read it out to me again. Is that OK? Take your time.

[12 minutes 28 seconds][Customer] : Hang on a second while I just get it, please.

[12 minutes 29 seconds][Agent] : Take your time.

[12 minutes 30 seconds][Customer] : Hang on. I'll put you on speaker.

[12 minutes 32 seconds][Agent] : No problems.

[12 minutes 50 seconds][Customer] : OK? Can you hear me?

[12 minutes 52 seconds][Agent] : I can hear you. Yeah, Yeah. Yep, Yep, Yep.

[12 minutes 53 seconds][Customer] : Yep, it's the BSP is 01/3 231, account number 5188 03174.

[13 minutes 10 seconds][Agent] : Perfect. So it's 013231 for ANZ Bank and the account number is 518803174?

[13 minutes 16 seconds][Customer] : Yep, that's right.

[13 minutes 22 seconds][Agent] : Yep. And is that saving or check account perfect. And the account name is that is Elizabeth Joy McCall.

[13 minutes 27 seconds][Customer] : It's saving Elizabeth McCourt.

[13 minutes 35 seconds][Agent] : Lizabeth McCall. Beautiful. All right. So Elizabeth, all that's left for me to do now is read your a final decoration. And at the end, I just got a few questions for yourself there.

[13 minutes 45 seconds][Customer] : OK, thank you.

[13 minutes 44 seconds][Agent] : OK, So that's OK. It is a little bit long, so you didn't need to pause or repeat anything.

[13 minutes 53 seconds][Customer] : Alright then.

[13 minutes 51 seconds][Agent] : Just let me know as well, OK excellent. So just quickly Ray to you. Thank you Elizabeth Joy on the call is important. You understand the following information and we'll ask for your agreement. Today's terms at the end and your policy is not being forced unless you agree today's terms in full. Senior's life insurance is issued by Hanover like RV of Australasia Ltd Hanover has a range of the green side financial services trading as Australian Senior's insurance agency to issue a range. This insurance on its behalf.

[14 minutes 29 seconds][Customer] : None.

[14 minutes 21 seconds][Agent] : Hanover relies upon the accuracy of this nation provided we assess the application that includes information initially collected from you to provide a quote and that has set a target market determination for this product which is got the top consumers. This product. This is our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the Judy to take reasonable care that you agreed to.

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

[14 minutes 46 seconds][Agent] : Can you please confirm you've answered all of our questions in accordance with your Judy yes or no Thank you. We may sometimes come to our officers to you by the communication methods you provided to us relation to the products and services by creating this declaration consent to allow us to contact you for this purpose until you're about just set the cover

page and that's on benefit now after following users joined report received \$100,000. In the event of debt. If death is as a result of an accident, that benefit payment will include an accidental benefit which requires a total payment of triple the benefit amount of benefits. Not paying the event of so sorry. This is 13 years of the policy. You can expand the 2711204012 AM for your premium for your first year of cover is hundred 23858 cents a fortnight. Your primary is that which means you'll be calculated each policy anniversary. They will generally increase the change.

[15 minutes 45 seconds][Customer] : None.

[15 minutes 40 seconds][Agent] : Your premiums are now payable to strengthens of between 14 percent 46% of each premium calculated on a level basis of the loss of the policy. Your premium will be debit. The phone number in the bank account and the name which you are authorised to provide provide to us. We may provide with the communication to you via the e-mail address you provided to us. This will include illegal notices we required to provide to you. If you prefer to receive these only by mail, you can update your communication preference at any time.

[16 minutes 11 seconds][Customer] : None.

[16 minutes 8 seconds][Agent] : The policy documentation, PDS and FSG will be mailed to you and you have provided us for the e-mail address. Your policy documentation will also be emailed to you today. If you can see please documentation show the problem with your needs. You have a 30 day coming up your policy. Any claim you may have paid will be refunded in full unless you have lodge a claim you're associated with placing policies. Review policy may not be difficult to existing Cover recommend that you do not cancel any existing policy until you have received a review the policy in full. We have a complaints process which you can access at any time by contacting us. What details are available online and the documentation we are sending you.

[16 minutes 48 seconds][Customer] : None.

[16 minutes 46 seconds][Agent] : Do you understand and agree with the declaration? Yes or no?
Elizabeth?

[16 minutes 51 seconds][Customer] : Yes.

[16 minutes 52 seconds][Agent] : Thank you. And last question, would you like any other information

or would you like me to read any part of the PDS to you? Yes or no? Wonderful. And now I'll set the decoration on your behalf. Perfect. Well, congratulations again then. Elizabeth, that's all done for you.

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

[17 minutes 8 seconds][Agent] : OK, so you've, I'm gonna send you all the documents, one to your e-mail address, which you will receive today, and then also a half copy I will send to your home address for you as well.

[17 minutes 20 seconds][Customer] : OK.

[17 minutes 20 seconds][Agent] : OK, perfect. In Nintendo SE? Yep. Go ahead.

[17 minutes 25 seconds][Customer] : So what about the beneficiary to the money? Do I give his name and address now?

[17 minutes 31 seconds][Agent] : Yeah, Yeah. I was just gonna ask you, would you like to set that up?

[17 minutes 36 seconds][Customer] : Yes, I will.

[17 minutes 35 seconds][Agent] : Now I can do that for you over the phone.

[17 minutes 37 seconds][Customer] : Thanks.

[17 minutes 38 seconds][Agent] : Perfect.

[17 minutes 38 seconds][Customer] : Yes.

[17 minutes 38 seconds][Agent] : That's OK. What I'm gonna do is pop you on quick call Elizabeth.

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

[17 minutes 41 seconds][Agent] : I'm gonna transfer you to one my support colleague, which they'll be able to add your son. OK, Perfect.

[17 minutes 47 seconds][Customer] : Alright then, thank you.

[17 minutes 48 seconds][Agent] : Just hold the line for me. Thank you.

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

[18 minutes 43 seconds][Agent] : Hi Elizabeth, thank you so much for holding.

[18 minutes 46 seconds][Customer] : That's all right.

[18 minutes 47 seconds][Agent] : Thanks. I say Elizabeth, my colleague Tara, he should be able to help you add your son on as the beneficiary to your policy.

[18 minutes 55 seconds][Customer] : OK, Thank you.

[18 minutes 55 seconds][Agent] : OK, Tara, I've also You're welcome and Tara computer full ID check with Elizabeth as well.

[19 minutes 2 seconds][Customer] : Alright, thanks. Thank you.

[19 minutes 1 seconds][Agent] : OK, thank you. Hi Elizabeth, My name is Tara from the.