

[4 seconds][Agent] : I was thinking of like, no, like it's good morning. It's best calling from real insurance. How are you today?

[17 seconds][Customer] : Good, good. How are you?

[18 seconds][Agent] : I'm very good. Thanks for asking the rest of my call with us in regards to your online inquiry for life insurance.

[17 seconds][Customer] : Yeah, just want to make an idea, How much is it cost also?

[35 seconds][Agent] : Yeah, no, that's why I called. I've called to run through a quote with you to answer the question that you might have. Now, I do need to let you know that all calls recorded. Any advice I provide is general nature may not be suitable to your situation. And I have your name here, umm, as Vidura. And how do you pronounce your surname MU Duma? Thank you.

[48 seconds][Customer] : Yes, yeah, yeah.

[59 seconds][Agent] : Your date of birth is the 29th of the 3rd 1974 and you are a male Australian resident. Thank you. If you do, I know you're looking into the pricing but also what made you want to look into life insurance? Do you have any cover at the moment? Do you have a family? Do you have a mortgage? What made you want to look into life insurance?

[1 minutes 21 seconds][Customer] : I don't have mortgage, but I am separate, not officially, but I am separating.

[1 minutes 42 seconds][Agent] : Fair enough. Do you have do you have any kids? No worries. One trial. Fair enough. And you don't have much in your super. So if something was to happen, there isn't that much left in the Super for your family, for your kids.

[1 minutes 29 seconds][Customer] : But just get an idea because I don't have much of the yes, yes, that is yeah, 65,000.

[2 minutes][Agent] : That's very love for look, uh, the way this works with you, it's up. It pays out the lump sum payment to your beneficiaries. So you could nominate your own beneficiaries. Umm, so it could be of your trial, it could be whoever you like, it goes to them as a lump sum payment. We don't tell them how to use the money at all.

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

[2 minutes 19 seconds][Agent] : OK, uh, very simple and easy to apply for. We do go through health and Lovestock courses, but we do with you over the phone. And if you are accepted and once you decide to convince the policy, you will be covered immediately for death due to any cause except for suicide of the 1st 30 months.

[2 minutes 37 seconds][Customer] : OK. Thank you.

[2 minutes 37 seconds][Agent] : OK, Yeah, W if you would diagnose for 12 months or less to live by a medical practitioner, we'll also pay the claim out to you in full. And that's the terminal advanced payment. All right, But not called wood. We hope you don't have to use that.

[2 minutes 52 seconds][Customer] : OK.

[2 minutes 53 seconds][Agent] : All right. Yeah. Does that all makes sense so far and how it works? So was there. Have you had a cigarette in the last 12 months? It was very healthy choice. Good for your health, good for your wallet. Yeah. Yeah. There you can choose cover anywhere between \$100,000 up to 750,000. What would you like me to quote you on?

[3 minutes 17 seconds][Customer] : It was 100,000.

[3 minutes 21 seconds][Agent] : So why? So just want to quote the 100,000 first, so we could work our way up from there. No worries. It goes up in increments of \$50,000.

[3 minutes 25 seconds][Customer] : Hey, wow.

[3 minutes 29 seconds][Agent] : All right, so for the \$100,000 cover is \$12.07 a Fort by 400,000.

[3 minutes 39 seconds][Customer] : OK, OK.

[3 minutes 45 seconds][Agent] : Would you like to look at a different cover?

[3 minutes 47 seconds][Customer] : Yes, yes.

[3 minutes 48 seconds][Agent] : Yeah. So for the 200,000, that's \$24.14 a fortnight. For the 300,000, it's \$36.21 a Fort by for \$300,000 cover.

[4 minutes 6 seconds][Customer] : Oh, the other thing I wanted to ask you was I I mean, we have to decide not now. Can you give me a call later because I'm getting ready to go to work the previous I want to know this now.

[4 minutes 28 seconds][Agent] : Knock on wood.

[4 minutes 23 seconds][Customer] : Let's say I have an accident when I after yes not a good does the funeral car also.

[4 minutes 33 seconds][Agent] : Yes. So your beneficiaries can actually apply for \$10,000 advance payment of the life insurance amount to help pay for the funeral cost. And that's. So what's with the claim forms are sent through for that?

[4 minutes 43 seconds][Customer] : OK, OK, OK.

[4 minutes 47 seconds][Agent] : That should be paid within one to two business days about 10,000, Yeah.

[4 minutes 54 seconds][Customer] : OK. Let me think about it and I'll give you, but could you call me back or I'll give you a call about.

[5 minutes 1 seconds][Agent] : So we yeah, we do go through the health and livestock question to see if you're eligible for the cover. Umm, they also determines the final premium. So depending on the answers that he gave you by the to it might give you a different premium that I'm giving you now. So you tell me when is a good time to give you a call back?

[5 minutes 13 seconds][Customer] : OK, OK. Morning. Not not busy, but next week.

[5 minutes 19 seconds][Agent] : When when is a good time for you next week.

[5 minutes 28 seconds][Customer] : Yeah, Yeah.

[5 minutes 27 seconds][Agent] : So Tuesday, uh, do you prefer like 10:00 in the morning?

[5 minutes 34 seconds][Customer] : Yes, please.

[5 minutes 36 seconds][Agent] : That was, I'll give you a call to the next week Tuesday at 10:00 in the morning. OK? Umm, and then you let me know which one of those benefits was suitable for you. Uh, but then I could discuss how the premium works on that, uh, that as well.

[5 minutes 52 seconds][Customer] : Alright, Thank you.

[5 minutes 51 seconds][Agent] : OK, that worries. Take care.

[5 minutes 55 seconds][Customer] : Take care.

[5 minutes 56 seconds][Agent] : Bye.