

[6 seconds][Customer] : Hello.

[8 seconds][Agent] : Oh, hi there. My name is Amy. I'm calling from Australian Seniors Insurance.
How are you?

[13 seconds][Customer] : I'm good. Thank you.

[14 seconds][Agent] : That's good to hear. I'm giving you a call in regards to the inquiry that's being popped through for the life insurance that we do have here. So I'm here to help you with that. I'll just make sure we have the right details that have come to you from online and let you know our calls are recorded. Any advice that I do provided is general in nature may not be suitable to your situation. I have your name as Miss Livi Lila. Wait, sorry. Livi Liwa.

[26 seconds][Customer] : Yeah, just new Liva. New Liva?

[42 seconds][Agent] : Livi Liwa. Thank you.

[43 seconds][Customer] : Yeah, that's right.

[44 seconds][Agent] : And surname is Rebola and you are sorry.

[53 seconds][Customer] : That's right.

[50 seconds][Agent] : Your date of birth is the 14th of the 12th 1955 and you are a female Australian resident.

[57 seconds][Customer] : Yeah, that's yes.

[59 seconds][Agent] : Yep. I didn't just get in mind our calls are recorded. Any advice? Our providers generally nature may not be suitable to your situation. So are you looking at signing up to a new policy or you comparing with an existing cover?

[1 minutes 18 seconds][Customer] : I need only insurance that can cover cover me if something happened to me like because I'm still working.

[1 minutes 28 seconds][Agent] : You're looking for income protection.

[1 minutes 30 seconds][Customer] : It's not income protection.

[1 minutes 33 seconds][Agent] : So you're saying if you become like unable to work it would pay you money?

[1 minutes 32 seconds][Customer] : I mean, for example, if I am already old, I need the I need the

they must happily buy to buy something that they and settled to go together. Mm hmm.

[1 minutes 54 seconds][Agent] : Yeah. So I mean, that might be like what your super is designed for is for an income after you retire. Income protection is, you know, a payment that's made to you per month if you become unable to work due to a sickness or an injury or something like that.

[2 minutes 13 seconds][Customer] : No, I don't need that anymore because I nearly retired.

[2 minutes 19 seconds][Agent] : OK, Yeah. Well, this is life insurance. So it's designed to provide financial protection for your loved ones through a lump sum payment if you were to pass away.

[2 minutes 27 seconds][Customer] : MMM, OK. So I'm not eligible with that.

[2 minutes 31 seconds][Agent] : Well, you are eligible for the life insurance, depending on the outcome of your questions that you're eligible to look at the life insurance. We don't have income protection or anything like that. So what this?

[2 minutes 41 seconds][Customer] : So I'm not looking for the income protection and I need the life insurance in case if something happened to me. Yeah, something like that.

[2 minutes 51 seconds][Agent] : OK, so if you were to pass away, then your family would receive money?

[2 minutes 56 seconds][Customer] : I don't even know interested with that Yeah, if my family can use if when I'm already going pass away. Yeah.

[2 minutes 59 seconds][Agent] : Oh yeah. So that's what this is for. So this is designed to pay a lump sum benefit if you do pass away.

[3 minutes 12 seconds][Customer] : Mm hmm yeah, that's right.

[3 minutes 15 seconds][Agent] : So that's to pay to your family. So is that what you're looking for?

[3 minutes 21 seconds][Customer] : I'm not really interesting to pay from from family. Is that a life insurance? Is there any? Is that only the life insurance?

[3 minutes 33 seconds][Agent] : Yes, so life insurance is designed to provide financial protection for your loved ones through a lump sum pain if you pass away. So this could be used to help pay off a mortgage, loans, maintain lifestyle. Basically it's there to give you Peace of Mind. But if something happens to you, then your family have financial security.

[3 minutes 32 seconds][Customer] : Oh OK. So I am not that eligible eligible with that anymore.

[3 minutes 58 seconds][Agent] : Well, no, but I mean, is that something that you want to look at? Because I'm not sure I've gotten a bit confused with what you're looking for. So you're eligible to look at our life insurance. So we offer life insurance for our clients that are Australian residents age from 45 to 79 can apply.

[4 minutes 19 seconds][Customer] : I see.

[4 minutes 21 seconds][Agent] : Yeah.

[4 minutes 21 seconds][Customer] : Oh, that's right.

[4 minutes 21 seconds][Agent] : So. So is that what you're looking for is some money to be paid to your family if you pass away?

[4 minutes 29 seconds][Customer] : Or something like that. Yeah.

[4 minutes 33 seconds][Agent] : Yeah, well this would pay as a lump sum benefit if you were to pass away before your 85th birthday.

[4 minutes 46 seconds][Customer] : Mm. Hmm.

[4 minutes 40 seconds][Agent] : When the policy ends and you can choose cover between 10,000 up to 200,000 and nominate up to five beneficiaries to receive their nominated benefit amount.

[4 minutes 51 seconds][Customer] : I see.

[4 minutes 53 seconds][Agent] : If death is due to an accident, your chosen benefit amount will triple. We also include an advance payment of 20% of the benefit amount to help with funeral costs or any other final expenses at the time. Umm, now it's easy to apply. We just ask you 8 yes or no questions relating to your health over the phone to see if you are approved. If you are accepted and once you commence the policy, you will be covered immediately for death due to any cause except suicide in the 1st 13 months. In addition, there is a terminally ill advanced payment included in the covers. If you were diagnosed with 24 months or less lived by a specialized medical practitioner, we can pay your benefit amount in full to help with medical costs. Now we'll have a look at some pricing. Have you had a cigarette in the last 12 months? That's very good. Now we can have a look to cover, as mentioned, between 10,000 up to 200,000. So what benefit amount would you like for me to select

for you?

[5 minutes 7 seconds][Customer] : I see, I see now say it again. Again.

[6 minutes 2 seconds][Agent] : Between 10,000 up to 200,000?

[6 minutes 9 seconds][Customer] : How about if it is 10,000? How? How much will I pay?

[6 minutes 14 seconds][Agent] : So that would be \$13.22 per fortnight for \$10,000 cover.

[6 minutes 21 seconds][Customer] : 13,013 means 1003. Oh, oh, I see. How about the 100?

[6 minutes 26 seconds][Agent] : No \$13.22 per fortnight, Yes. So 100,000 would be \$132.23 per fortnight.

[6 minutes 46 seconds][Customer] : Yeah umm umm, I can manage those all both of things. Umm, but I want more details from you. Is that the only details that you can that thing that I answered in the in the in the Internet?

[7 minutes 10 seconds][Agent] : What, what do you mean? Sorry, to determine if you're eligible, we go through the health questions.

[7 minutes 15 seconds][Customer] : Is that the only requirement that I will answer Yes, Yes.

[7 minutes 31 seconds][Agent] : So which one do you think you're leaning more towards the 10,000 or the 100,000?

[7 minutes 38 seconds][Customer] : I want the 100,000 It depends if there is an advance advance, uh, payments from me to you guys. That's what I'm because, uh, I, I talked to my colleague that when he applied, uh, insure life insurance like that, he, he said to me that he give you an advance payment me for example, the clients. Is that true?

[8 minutes 7 seconds][Agent] : So, so do you mean you would have to pay for the premium, the \$132 or D or are you saying about the \$100,000?

[8 minutes 18 seconds][Customer] : No, I mean for example, I just the \$100,000 for and my colleague says that before she starts, she will she paid first advance to you in that uh, she paid first the insurance in the payments like 2000 before she start paying the minimum. Is that right?

[8 minutes 47 seconds][Agent] : No.

[8 minutes 52 seconds][Customer] : Mm, hmm.

[8 minutes 47 seconds][Agent] : So we you, you're covered immediately for the \$100,000 and your premium can be paid anywhere from today up until 30 days away. And then you just pay the 100 and 3223 per fortnight. No, that's fortnightly. You pay 100 and 3223.

[8 minutes 56 seconds][Customer] : Yeah, it's not every week I see. It's every fortnight.

[9 minutes 19 seconds][Agent] : You can, you can pay in advance for the year if you would like. So some people want to pay the whole year in premiums, but some people are happy to pay the fortnightly or monthly premium. It's up to you.

[9 minutes 26 seconds][Customer] : So yeah, yeah, hold on, I'll just get my my then so that I can at least and I will get started because I'm, I'm running out of time. I have to go to work. Yeah, OK. And uh for, for, for first night.

[9 minutes 50 seconds][Agent] : So, so per fortnight?

[9 minutes 53 seconds][Customer] : How much would I pay for the 100 hundred thousand?

[10 minutes][Agent] : Yep.

[9 minutes 59 seconds][Customer] : Yeah, I think, I think, uh, how about the 10,000?

[10 minutes][Agent] : So that would be \$132.23 per fortnight, 10,000 will be \$13.22 per fortnight. Yeah. So what is it? So what is it that you're wanting the cover for? Yeah. And So what do you want the cover for?

[10 minutes 15 seconds][Customer] : Yeah, OK, I can can I think I like to because I that's what I'm thinking long time ago, but I have no time to talk to you guys, but I need to but Fortnite I Washington, I want the 10,000 only to cover for.

[11 minutes 2 seconds][Agent] : Yeah.

[11 minutes 2 seconds][Customer] : Is that a?

[11 minutes 3 seconds][Agent] : So why?

[11 minutes 3 seconds][Customer] : Yeah, the question, can you repeat again?

[11 minutes 10 seconds][Agent] : So why? Why do you want the \$10,000 life cover? You know, is it going to go to your children or?

[11 minutes 19 seconds][Customer] : It's it's not really like that for me when I'm when I pass away,

they they can use phone for me. That's what I want.

[11 minutes 28 seconds][Agent] : OK. So they can use that to cover like your funeral costs and that kind of stuff? Yeah, no, that's perfectly fine. The reason I ask is because you can nominate up to five beneficiaries on the policy. So you so you prefer the \$10,000?

[11 minutes 31 seconds][Customer] : Yes, that's what I'm thinking.

[11 minutes 50 seconds][Agent] : Yeah.

[11 minutes 49 seconds][Customer] : Yes, no.

[11 minutes 50 seconds][Agent] : Would you like to look at any other amounts because it goes up in \$10,000 increments.

[11 minutes 59 seconds][Customer] : Oh, I see. Oh, I'm not quite sure, but I'm so interested. But I'm not, I'm running out of time because my, my friend is waiting for me outside.

[12 minutes 13 seconds][Agent] : OK, no worries. I can book a call back for you for Monday.

[12 minutes 12 seconds][Customer] : We are going to work Monday. I'm on uh, I'm, uh, I will fly to go to Tasmania on Monday. So Monday. You cannot talk to me on Monday because I'm going away.

[12 minutes 35 seconds][Agent] : That's OK. How about Tuesday then?

[12 minutes 38 seconds][Customer] : When when is that? What did you say?

[12 minutes 40 seconds][Agent] : Sorry, what about Tuesday?

[12 minutes 46 seconds][Customer] : Tuesday, probably Tuesday. I'm already there in my, the place where I go. Yes. Tuesday.

[12 minutes 51 seconds][Agent] : Yeah, sure. So I can do that for 9:00 AM on Tuesday.

[12 minutes 54 seconds][Customer] : Mm. Hmm.

[12 minutes 56 seconds][Agent] : Alright, perfect.

[12 minutes 57 seconds][Customer] : Yeah. Yes, yes. Call me Liwa if because my my name is too difficult you to pronounce. My short name is Liwa.

[12 minutes 57 seconds][Agent] : I'll send the quote in the lead time, Liva.

[13 minutes 8 seconds][Customer] : Yeah.

[13 minutes 8 seconds][Agent] : OK, No worries, Liva. Well, thank you so much for your time.

[13 minutes 11 seconds][Customer] : What's your name again?

[13 minutes 11 seconds][Agent] : I'll send you the quote in the meantime for you to read. Amy.

[13 minutes 12 seconds][Customer] : Sorry, Amy. Oh, thank you very much, Amy, for your effort.

[13 minutes 17 seconds][Agent] : No worries.

[13 minutes 18 seconds][Customer] : Yeah.

[13 minutes 18 seconds][Agent] : I'll speak to you on Tuesday.

[13 minutes 20 seconds][Customer] : Thank you very much. Thank you. Bye.

[13 minutes 22 seconds][Agent] : Bye.

[13 minutes 23 seconds][Customer] : Bye.