

[0 seconds][Customer] : Hello.

[1 seconds][Agent] : Hi, my name's Joel. I'm calling from the Australian seniors. I was looking to speak with Samuel.

[8 seconds][Customer] : I think what's me is that waiting for him because he couldn't. He couldn't speak English and he can't understand English at all.

[11 seconds][Agent] : Oh, OK, OK, sure.

[16 seconds][Customer] : But I can't do any insurance for him with my uncle.

[21 seconds][Agent] : OK. I got you. Yeah, no problem. In that case, you're actually the one I wanted to speak to. Thank you for that. Umm, yeah, I was just following up on your online inquiry to get some quotes for life insurance. Umm, just have to say all that calls are recorded. Any advice provided is general in nature.

[21 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[35 seconds][Agent] : May not be suitable to your situation. And just to make sure I do have his details correctly in front of me, can you please confirm his name and date of birth? Yeah. Yep.

[45 seconds][Customer] : Samuel U25 and the date of birth is the end of the 9th 1951.

[54 seconds][Agent] : That's the one, thanks very much. And he is a male Australian residents, correct?

[58 seconds][Customer] : Yes, yes.

[59 seconds][Agent] : Perfect, thank you for that. And if you don't mind me asking, what's made you look at getting quotes for your uncle today?

[1 minutes 8 seconds][Customer] : What is that again? What is that again?

[1 minutes 10 seconds][Agent] : Just asking, what's made you enquire about life insurance for your uncle?

[1 minutes 15 seconds][Customer] : What's, what's the life insurance for you talking about? Yeah, just in case something happened to him.

[1 minutes 18 seconds][Agent] : No, I just mean like, OK, I get you. That's fair.

[1 minutes 23 seconds][Customer] : Yeah.

[1 minutes 23 seconds][Agent] : Not a problem. Look, I won't take much of your time.

[1 minutes 25 seconds][Customer] : Finance things or funerals and things like that.

[1 minutes 30 seconds][Agent] : Oh, OK, I got you.

[1 minutes 28 seconds][Customer] : It's too expensive, but yeah, pick up money too. I mean, that is something happened to him.

[1 minutes 34 seconds][Agent] : I get you. That's fair. No problem at all.

[1 minutes 36 seconds][Customer] : Yeah.

[1 minutes 36 seconds][Agent] : Umm, Now, I just wanna make sure I give you the correct information because we received an inquiry for life insurance. Umm, but were you looking specifically at covering the cost of a funeral, or were you looking at, umm, leaving money behind for the family if he passes away? Both. Sure.

[1 minutes 50 seconds][Customer] : Yeah, both please, if you if we can.

[1 minutes 54 seconds][Agent] : Yeah, sure. Not a problem. Hello, quickly bring up some quotes for the life insurance, umm, just while I do that. I'll give you a bit of an explanation on how the policy works. But uh, yeah, by all means, if you have any questions please feel free to ask.

[2 minutes 3 seconds][Customer] : Yeah, yeah.

[2 minutes 7 seconds][Agent] : It's umm, basically with the life cover. It is very straightforward. So the policy is designed to provide financial protection for his loved ones. Do a lump sum payment if he was to pass away, uh, before his 85th birthday when the policy ends. So essentially he can choose an amount he'd like to be insured for. He can nominate up to five people as beneficiaries and we'll pay that money directly to them when the time comes.

[2 minutes 18 seconds][Customer] : Yeah, yeah.

[2 minutes 32 seconds][Agent] : Now it is a worldwide cover, so if he does travel, he will be covered overseas.

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

[2 minutes 38 seconds][Agent] : Uh, the policy that, yeah, it does payout triple if you was to pass away due to an accident.

[2 minutes 44 seconds][Customer] : Yep.

[2 minutes 44 seconds][Agent] : So we pay three times in that case, and it also includes an advance payment of 20% of the benefit amount just to help out with funeral costs or any other final expenses at that time.

[2 minutes 56 seconds][Customer] : OK.

[2 minutes 57 seconds][Agent] : Yeah, the application process is very simple. It's basically just eight yes or no questions relating to his health in order to apply. And then that way if he is accepted and of course, once he decides to commence the policy, he will be covered immediately for death due to any cause.

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

[3 minutes 12 seconds][Agent] : The only. Yeah, the only thing not covered is just suicide in the 1st 13 months. There is also a terminally ill advanced payment included in the cover, which means that if he was diagnosed with 24 months or less to live by a specialised medical practitioner, in that case we would pay out his claim in full while he's living. Now the cover that I can quote you on it starts at \$10,000 up to a maximum of \$200,000. Uh, looks like on our website you're looking at a quote for the 150,000.

[3 minutes 18 seconds][Customer] : Yeah, Yeah, yeah.

[3 minutes 50 seconds][Agent] : Yep. Perfect.

[3 minutes 50 seconds][Customer] : I just click on that.

[3 minutes 53 seconds][Agent] : Oh OK, that's fine. I can look at a few different amounts, that's no problem. Umm, just have to confirm. Has he had a cigarette in the last 12 months? Never.

[4 minutes 1 seconds][Customer] : No, he never smoking twice.

[4 minutes 3 seconds][Agent] : That's the way. Good health choice.

[4 minutes 10 seconds][Customer] : Yep. Yep.

[4 minutes 5 seconds][Agent] : OK, well starting with the 150, just to give you an example, if you're looking at a cover of 150,000, it would work out to be a fortnightly premium of \$375.71. Yep. But it does work on a linear price structure.

[4 minutes 19 seconds][Customer] : Oh, OK, Yep.

[4 minutes 23 seconds][Agent] : So what I mean by that if you drop it down to 100,000, that would cut the price down by 1/3. So 100,000 would be \$250.47 per fortnight, or if you earn \$50,000 it would be \$125.24 per fortnight.

[4 minutes 44 seconds][Customer] : Oh, OK.

[4 minutes 45 seconds][Agent] : About \$63 a week roughly. You know, I understand this is obviously something you'd have to have a talk to him about, but does that sound like something that would suit his situation or what are your thoughts?

[4 minutes 56 seconds][Customer] : Yeah, I can. I can call for the 100.

[4 minutes 59 seconds][Agent] : OK, sure. Look, in this situation, so you mentioned that your uncle doesn't speak English. Umm, we would.

[5 minutes 5 seconds][Customer] : No, we can.

[5 minutes 6 seconds][Agent] : Yeah. That that's the thing. We would actually have to speak to him in order to run through the health and lifestyle questions. Umm, we we do have an interpreter service available that we could organize. What language does he speak?

[5 minutes 19 seconds][Customer] : The problem with he's got a hearing problem too.

[5 minutes 23 seconds][Agent] : All right, Yeah.

[5 minutes 22 seconds][Customer] : He's got all this H problem, but with his health itself. It's not really a person. He doesn't have blood pressure or heart problem or things like that.

[5 minutes 33 seconds][Agent] : OK, OK, Gotcha.

[5 minutes 35 seconds][Customer] : But that's the only problem with him is a bit of a understanding language.

[5 minutes 42 seconds][Agent] : Gotcha.

[5 minutes 41 seconds][Customer] : You know that even he writing our own language, he find write or read.

[5 minutes 46 seconds][Agent] : Right. OK. Alright. Right. OK.

[5 minutes 46 seconds][Customer] : And sometime, sometime I do the interpreter to do things on the

phone and interpreter in the court because he lost his temper with somebody keep asking questions. That's the problem.

[5 minutes 59 seconds][Agent] : Oh, OK, I got you. Fair enough. Yeah.

[6 minutes 1 seconds][Customer] : But I'm the one I'm doing the nominee for him in everything, the Centrelink or anything like that.

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

[6 minutes 8 seconds][Customer] : I normally need to do everything for him and updating him when we keep asking questions and whatever. He doesn't have a family or anything.

[6 minutes 12 seconds][Agent] : Umm, I get you, right? OK, fair enough.

[6 minutes 17 seconds][Customer] : He either wants to look after him and everything.

[6 minutes 21 seconds][Agent] : Sure.

[6 minutes 22 seconds][Customer] : So that's why.

[6 minutes 22 seconds][Agent] : Umm, yeah. Look, I mean, in that situation, I'm afraid it does make it a bit tough to actually get the, the life insurance organized because we can actually only set it up through the person who's insured.

[6 minutes 39 seconds][Customer] : So what? So what's about the expenses, insurance?

[6 minutes 34 seconds][Agent] : However, umm, we do have another type of insurance that you can organize for him if that's the way you wanted to go call their funeral, you know? Yeah, sure.

[6 minutes 44 seconds][Customer] : Is that got a problem?

[6 minutes 44 seconds][Agent] : I can give you, umm, no, with that one, you can actually organize the funeral insurance for him. Umm, I'll give you an example of how that one works. I'll bring up some quotes as well.

[6 minutes 50 seconds][Customer] : Yeah, yeah. Yeah.

[6 minutes 55 seconds][Agent] : Sure. Now basically with the funeral cover, so this one, it's similar to the life insurance. It is designed to provide, uh, cash benefit of up to \$15,000 that gets paid directly to his nominated beneficiaries when he does pass away.

[7 minutes 10 seconds][Customer] : Yeah.

[7 minutes 10 seconds][Agent] : Umm, so essentially you can choose an amount you'd like to be insured for. Uh, we'll pay that money directly to the beneficiaries when the time comes. This one's more designed to help out with the upfront cost of organizing a funeral.

[7 minutes 23 seconds][Customer] : Yes.

[7 minutes 23 seconds][Agent] : Of course.

[7 minutes 28 seconds][Customer] : Yep. Yep.

[7 minutes 24 seconds][Agent] : Uh, your family can use that money however you need, whatever expenses may occur, and it generally gets paid out within 24 to 48 hours of the claims team receiving that completed documentation.

[7 minutes 35 seconds][Customer] : Yep.

[7 minutes 35 seconds][Agent] : Umm, just so they'll have access to that money as quickly as possible now.

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

[7 minutes 40 seconds][Agent] : So this one pays out triple if you were to pass away due to an accident.

[7 minutes 45 seconds][Customer] : Hmm. Mm.

[7 minutes 44 seconds][Agent] : So we would pay three times in that case. But it also pays out triple if he was to suffer an accidental serious injury.

[7 minutes 47 seconds][Customer] : Yep, Yep. Yep.

[7 minutes 52 seconds][Agent] : So if he did suffer an accidental serious injury before the policy anniversary following his 75th birthday, in that case, we would pay out three times what he was covered for directly to him.

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

[8 minutes 4 seconds][Agent] : So yeah, it's not just funeral cover. There is a living cover in there as well. Now this one's guaranteed acceptance, so there's no medical checks or health questions.

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

[8 minutes 14 seconds][Agent] : The cover is open to all Australian residents aged between 40 and

79.

[8 minutes 20 seconds][Customer] : Yep, Yep, Yep.

[8 minutes 20 seconds][Agent] : Now the important part to keep in mind is that for the 1st 12 months, it would be covered against accidental death and accidental serious injury only. Then after that first 12 months, then he'd become for death due to any cause at all, including an accident.

[8 minutes 37 seconds][Customer] : Yep.

[8 minutes 37 seconds][Agent] : Uh, in addition, there is a terminal illness benefit included, which means that after holding his policy for 12 months, if he was first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner. In that case, we would pay out his claim in full while he's living.

[8 minutes 41 seconds][Customer] : Yep, Yep, Yep.

[8 minutes 56 seconds][Agent] : Now, the cover does range from \$3000 up to a maximum of \$15,000. Umm, what amount would you like me to quote you on?

[9 minutes 5 seconds][Customer] : Call right up to 15,000. Yep.

[9 minutes 7 seconds][Agent] : Sure, let's have a look at the 15.

[9 minutes 9 seconds][Customer] : Yep.

[9 minutes 10 seconds][Agent] : OK, now just quickly while I update that.

[9 minutes 13 seconds][Customer] : Because funeral expenses not, not that cheap.

[9 minutes 17 seconds][Agent] : Sure, now fair enough. This day and age, everything's a bit up there. That's great.

[9 minutes 16 seconds][Customer] : Now they're very expensive.

[9 minutes 21 seconds][Agent] : Yeah, tell me about it. Alright, I'll just quickly update that.

[9 minutes 22 seconds][Customer] : Yeah, Yep.

[9 minutes 24 seconds][Agent] : Alright, so the premiums are designed to stay the same as he gets older and then once he goes on to reach the age of 85, the premiums stop altogether Umm and at 85 we do apply a 25% bonus cover onto the policy. So basically you'll be covered for an extra 25% of the benefit amount, but he will no longer have to pay for it. Then on the flip side of that coin, once

he does reach the age of 85, he can elect to end his cover. So basically he can cash it out if he wants to and we will pay him out 75% of the funeral insurance benefit. That's just an option, of course.

[9 minutes 50 seconds][Customer] : Yeah, Yep.

[10 minutes][Agent] : To give you an example, if you're looking at a cover of \$15,000, which would triple to 45,000, accidental works out to be a fortnightly premium of \$91.32.

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

[10 minutes 13 seconds][Agent] : So it's roughly about \$45 per week.

[10 minutes 16 seconds][Customer] : Yep.

[10 minutes 17 seconds][Agent] : And as I mentioned, the premiums are designed to stay the same as he gets older. Umm, yeah. Just to make it a bit easier to budget and plan for the future.

[10 minutes 25 seconds][Customer] : Yep. Yep. Yeah. I think I'll take, I'll take that insurance.

[10 minutes 26 seconds][Agent] : So does that set OK The, uh, the funeral?

[10 minutes 32 seconds][Customer] : Yep.

[10 minutes 32 seconds][Agent] : OK, sure. Now I just want to make sure I'm following the correct process and doing the right thing by you. So a bit earlier on in the call when I asked if you were looking at covering funeral expenses or leaving money behind for the family and you mentioned both, Did you mean you're looking at both types of insurances? Is that what you meant?

[10 minutes 49 seconds][Customer] : Yeah, yeah.

[10 minutes 49 seconds][Agent] : Yeah, for the funeral. OK, So that's the main thing. You perfect? Yeah, I get you. That's fair. No worries.

[10 minutes 50 seconds][Customer] : But I really need something for especially for the funeral Cos I don't want to run around looking for money to finance his funeral if something happen to him because he doesn't have a a wife or anything to help.

[11 minutes 4 seconds][Agent] : That's the thing. I Yeah. OK.

[11 minutes 5 seconds][Customer] : No one is going to be something and running around.

[11 minutes 9 seconds][Agent] : Yeah, I get you.

[11 minutes 8 seconds][Customer] : Yeah, that's why I wanna.

[11 minutes 10 seconds][Agent] : Yeah, that's fine.

[11 minutes 11 seconds][Customer] : But can he do another insurance like the funeral plus another one just like, as you said, the money for family or something like that?

[11 minutes 21 seconds][Agent] : Umm, that's the, that's the thing.

[11 minutes 24 seconds][Customer] : Yeah.

[11 minutes 22 seconds][Agent] : I mean, with the, with the life insurance, that's the one where we would have to speak to him to actually set it up. However, the funeral, yeah, the funeral cover you can organize for him. But just to let you know, I mean, there's nothing stopping you from taking out multiple policies with different companies.

[11 minutes 28 seconds][Customer] : Yeah, that's the problem, yeah.

[11 minutes 38 seconds][Agent] : Umm, like with us, we just pay out whatever policy he has with us. So hypothetically, if you took out a funeral policy with us and if you wanted to take out another one with another company just to have a higher amount, umm, you're more than welcome to look into that. You can always apply to do that subject to eligibility.

[11 minutes 53 seconds][Customer] : Yeah, I'll be, I'll be able to go for that one now.

[11 minutes 56 seconds][Agent] : OK, Sure. Yeah. OK.

[11 minutes 56 seconds][Customer] : For now and now, yeah, because some instability support pension.

[11 minutes 58 seconds][Agent] : No problem. Oh, OK, I get you. Sure.

[12 minutes][Customer] : So it's one every fortnight.

[12 minutes 4 seconds][Agent] : OK. Now just to make sure I'm doing the right thing by you. So initially, just for the record, we did receive an inquiry about life insurance, but it was actually the funeral insurance you were worried about. Is that right?

[12 minutes 5 seconds][Customer] : Yeah, yeah, yeah, yeah. Mainly the shipments, yeah.

[12 minutes 15 seconds][Agent] : Yeah, sure, your insurance, yeah that's fine, no problem at all. All right well, what I'll do umm, so just to give you the full picture if you're happy with that so far, what

we do from here is we organize to send you out all the policy documentation for you to have a read through and review. Now we do send out 2 copies.

[12 minutes 28 seconds][Customer] : Yep, Yep, Yep.

[12 minutes 33 seconds][Agent] : Umm, so we post out a hard copy which you should receive in about two to five business days, but we also e-mail a copy which should arrive roughly in about 10 to 15 minutes as well. So you can have a read through today.

[12 minutes 45 seconds][Customer] : Yep.

[12 minutes 46 seconds][Agent] : Just confirm I've got youremailherepunafalaniko61@yahoo.com.

[12 minutes 52 seconds][Customer] : Yep, Yep Yep.

[12 minutes 54 seconds][Agent] : Yeah, perfect. And I'll just update the profile. Can I please get your post code 2766? And is that Eastern Creek or Rudy Hill? Sure. And what's your address there, please? Yep.

[12 minutes 59 seconds][Customer] : 2766 Rudy Hill, 44 C Windy St. WI Double LIS?

[13 minutes 14 seconds][Agent] : Perfect. There we go. That'll say your postal address.

[13 minutes 18 seconds][Customer] : Yes, please.

[13 minutes 19 seconds][Agent] : Yeah, Perfect. Thank you for that. So you received that hard copy in the mail in about two to five business days. Now processes. So we do start covering, uh, some really straight away, but we don't actually take any payments at this stage.

[13 minutes 24 seconds][Customer] : Yep, Yeah.

[13 minutes 32 seconds][Agent] : Umm, all we do for now, just to get the ball rolling is just set up your preferred method of payment that you can choose a start date in the future that works for you.

[13 minutes 45 seconds][Customer] : Is there, Yeah. Can I start it today?

[13 minutes 41 seconds][Agent] : However, of course, once you do review the policy, if there's anything you don't like or even if you just yeah, absolutely.

[13 minutes 50 seconds][Customer] : Yeah.

[13 minutes 49 seconds][Agent] : Umm, yeah, you can schedule it for today. Yeah, absolutely. That's fine.

[13 minutes 50 seconds][Customer] : And then I'll do like every fortnight payment because he's on a central link payment and he's he's, he's got his payment today. So it's better to start it.

[13 minutes 55 seconds][Agent] : But oh, right, OK, sure, sure.

[14 minutes 2 seconds][Customer] : Well, well, yeah.

[14 minutes 4 seconds][Agent] : Yeah, sure. Yeah, look, that's fine. Sure.

[14 minutes 4 seconds][Customer] : And then start from today and then we start doing the direct debit automat payments from the bank every fortnight.

[14 minutes 16 seconds][Agent] : Yeah, look, that's fine. Now, I Washington, I want to be up front with you. So in order if you were the one who was going to be setting up the policy for him, the payments would have to come out of an account with your name on it.

[14 minutes 18 seconds][Customer] : Yeah, yeah, yeah, yeah. It's, it's all this stuff is in my name.

[14 minutes 26 seconds][Agent] : Umm, is that? Oh, perfect. OK. Yeah, that's fine. Oh yeah, that's perfect. That's fine. Yep.

[14 minutes 30 seconds][Customer] : So even if these Centrelink payments goes into my account, so that's why I want to do everything. And he's for him.

[14 minutes 37 seconds][Agent] : Yeah, that's fine. We can definitely do that. No problem now just to let you know, umm, if for any reason, once you read the policy, if you change your mind, that's perfectly fine. The policy does come with a full 30 day cooling off. As well.

[14 minutes 38 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[14 minutes 50 seconds][Agent] : Uh, please be aware this insurance does not have a savings or investment element. So if you do cancel outside of the 30 days, your cover will stop and you will not receive anything back. Uh, you may pay more in premiums over the life of the policy than the benefit amount And of course, you can also find information about our premium structure on our website as well. Now I just want to make sure I'm doing the right thing by you. Is that all making sense for you so far? Yeah. Perfect. And just the record, can I please confirm that you are authorized to purchase this policy on behalf of Samuel? Yep. Perfect.

[15 minutes 9 seconds][Customer] : Yeah, yes, yes, yes, yes, yes, yes, yes, yeah. Yes, please.

[15 minutes 24 seconds][Agent] : So I'm going to do, I'm going to put your details in his profile as the purchase payee so our customer support team knows that you're the one that set up the policy.

[15 minutes 32 seconds][Customer] : Yeah.

[15 minutes 32 seconds][Agent] : Can I please get your first name? Yep. And your surname, please? Yep.

[15 minutes 35 seconds][Customer] : P for Peter UNA Falanico, F for Fred ALANIKO.

[15 minutes 48 seconds][Agent] : Thank you very much. And just your date of birth, please. Yep.

[15 minutes 51 seconds][Customer] : 14th of April 1961.

[15 minutes 56 seconds][Agent] : Thank you very much. And that was your address in Rudy Hill, correct? Perfect.

[16 minutes][Customer] : Yes, same as in 44 St.

[16 minutes 2 seconds][Agent] : Yep, perfect. Just means that if you have a call back, like if you have any questions or if you need to update the bank details, the customer support team, we'll just confirm your identity by asking for your name, date of birth and address now. So just for the record, in order to apply for the cover, you're not required to pay anything today. Umm, what we do for now is just set up your preferred method of payment and you can choose a start date in the future that works for you. Are you happy to continue? Sure. We'll organize it for the 15,000 at this stage. Just to reconfirm, that was \$91.32 per fortnight.

[16 minutes 8 seconds][Customer] : Yeah, yeah, yes, yeah.

[16 minutes 34 seconds][Agent] : So you mentioned you wanted the first payment to come out today, Is that right?

[16 minutes 37 seconds][Customer] : Yes.

[16 minutes 38 seconds][Agent] : Sure, I'll schedule it for today. It may not be automatic, but I will schedule it for today, the 8th and then it'll just be every.

[16 minutes 43 seconds][Customer] : Oh, I can use the card to pay today then.

[16 minutes 46 seconds][Agent] : Yeah, sure. If you want to use the card. Oh, that's OK.

[16 minutes 45 seconds][Customer] : Now, until I get a form to fill in for the direct debit payments, is

that alright?

[16 minutes 51 seconds][Agent] : We, uh, we actually don't ask you to fill out any forms with the bank details on it just in case it gets lost or stolen. We just type it in over the phone from our end so it's encrypted in the system. Yeah, we can do direct debit from a card, that's no problem.

[16 minutes 57 seconds][Customer] : Yep, Yep, Yep, Yep.

[17 minutes 3 seconds][Agent] : Now, just for security purposes, while we type in the card details, we do turn off the call recording for your security and then we'll turn it back on afterwards. So I'll just turn that off now.

[17 minutes 44 seconds][Customer] : None.

[17 minutes 44 seconds][Agent] : Did successfully. So just to see, please be advised, the call recording has now resumed for quality and monitoring purposes. So just to confirm, I'll schedule the first payment for today, the 8th and must be every fortnight on the eighth, sorry, every fortnight on the Wednesday.

[17 minutes 59 seconds][Customer] : Yep, Yep.

[17 minutes 58 seconds][Agent] : Following that, I'm just going to be happy to continue with the policy for Samuel.

[18 minutes 3 seconds][Customer] : Yes.

[18 minutes 4 seconds][Agent] : Yeah, perfect. All. All I have to do just to get that finalized for you is just read out a final declaration and then just ask your agreement to it at the end. Uh, then he'll be covered and I'll get that sent straight out.

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

[18 minutes 14 seconds][Agent] : Now while I read this out, if there is any part of it you need me to clarify, or if you have any questions please feel free just to stop me and ask. I'll just make sure I have captured his details correctly just before I generate this policy. I have his name as uh semi relevant to buy date of birth 11th of September 1951 and he is an Astra, an Australian residence. Is that correct? Yeah, perfect. Thanks very much. So it just reads here. So it's addressed to you, but it says thank you, Samuel. Just a reminder, all our calls are recorded. It is important you understand

the following information.

[18 minutes 25 seconds][Customer] : Yep, Yep, Yep.

[18 minutes 45 seconds][Agent] : I'll ask your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Seniors funeral insurance is issued by Hanover Life Re of Australasia Limited and we were referred to as Hanover. Hanover has an arrangement with Greenstone Financial Services, trading as Australian Seniors Insurance Agency, to issue and arrange this insurance on its behalf. Your answers to the application questions and any related documents form the basis of your contract of insurance and Hanover relies upon the accuracy of the information you have provided when assessing your application.

[19 minutes 7 seconds][Customer] : Yep, Yep.

[19 minutes 17 seconds][Agent] : 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. We collect your personal information to provide insurance quotes, issue cover and other related service. We will share this with your insurer and may share 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 agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can opt out of this at any time. By contacting us you have agreed to take out a single seniors funeral insurance with the following cover similar to. Is covered for \$15,000 in the event of death. In the case where death is accidental or if you suffer a defined accidental serious injury, the benefit amount will triple.

[19 minutes 30 seconds][Customer] : Yep, Yep.

[20 minutes 16 seconds][Agent] : Cover is for accidental death only for the 1st 12 months of cover with get by any cause or diagnosis of a terminal illness covered thereafter. Accidental Serious Injury cover for each life insured under age 75 starts immediately and ends on the policy anniversary following a life insured 75th birthday. Once a Life insured reaches age 80 five, you can choose to

voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up this early cash out option, you will no longer have a right to claim under the policy for that life insured.

[20 minutes 49 seconds][Customer] : Yeah.

[20 minutes 49 seconds][Agent] : This policy is an insurance policy and does not have a savings or investment component. You can end your cover at any time by contacting us. If you stop paying your premiums, we may end your cover, but we will give you notice before doing so. If cover ends prior to age 85, no benefit is payable and there is no refund of premiums after the cooling off. If cover continues beyond age 85, the life insured will receive an additional 25% of bonus cover from that date and you will not be required to pay any further premiums. The bonus cover is not paid if the early cash out option has been taken out. Cover for each life insured ends on the day prior to their 100th birthday. We will pay the funeral benefit and bonus cover for the life insured. At this point your total premium for your first year of cover is \$91.32 per fortnight. Your premiums are level which means they are designed to stay consistent year on year and will only change if you alter your cover or the insurer adjust the premium rates applying to your policy. The insurer can only make a change if it is applied consistently of across all policyholders. You may pay more in premiums than the benefit amount over the life of the policy. Included in your premium is an amount payable to Australian Seniors Insurance Agency of between 32% and 54%, calculated on a level basis over the life of the policy. Your premium will be debited from your credit card which you authorised to debit from and have provided to us.

[22 minutes 11 seconds][Customer] : Yep.

[22 minutes 11 seconds][Agent] : We may provide written communications to you by the e-mail address you have provided to us, and this will include any legal notices we are required to provide to you in writing. If you would prefer to receive these only via mail, you can update your communication preference at any time. The policy documentation, PDS and FSG will be mailed to you 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. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing color. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaints process which you can access at any time by contacting us. All details are available online and in the documentation we are sending you.

[23 minutes 9 seconds][Customer] : None.

[23 minutes 8 seconds][Agent] : OK, just two questions and I'll get that sent straight out for you. So it says do you understand and agree with the declaration, yes or no? Thanks very much. And before I send that out, would you like any other information or would you like me to read any part of the PDS to you? Yes or no?

[23 minutes 15 seconds][Customer] : Yes, yes, yeah, I'm OK.

[23 minutes 28 seconds][Agent] : I'm sorry the phone just cut out there. Sorry.

[23 minutes 32 seconds][Customer] : No, I'm OK.

[23 minutes 32 seconds][Agent] : No, but we can. Awesome.

[23 minutes 33 seconds][Customer] : I understand everything.

[23 minutes 34 seconds][Agent] : Awesome. No worries. Thanks for that. I'll just make sure that goes through smoothly. And just to confirm the phone number that I'm speaking to you on now ending in 481, that was your number? Yeah, perfect. Awesome. Too easy. Alrighty. Well, that one has all been completed. So Semiolo is now covered with the Australian Seniors Funeral Insurance and that documentation will be with you shortly. Umm, is there anything else I can do for you while I've got you here?

[23 minutes 45 seconds][Customer] : OK, yes, yeah, yeah, I want to join in too.

[24 minutes][Agent] : Oh, you're into it soon. OK, Sure. Yeah.

[24 minutes 1 seconds][Customer] : I want, I want to do an insurance for me and my husband as well.

[24 minutes 5 seconds][Agent] : Oh, sure. Yeah. No problem. Let me. Yeah, yeah, definitely. You

can do a joint one for yourself and your husband. That's no problem.

[24 minutes 5 seconds][Customer] : But can we do a joint one and then, Oh, no, yeah.

[24 minutes 15 seconds][Agent] : What? I'll.

[24 minutes 14 seconds][Customer] : And then I need to do a line for us.

[24 minutes 17 seconds][Agent] : Oh, sure. OK, Let me just create a profile for you and then I'll give you the quotes. All right.

[24 minutes 18 seconds][Customer] : Yeah, yeah, yeah.

[24 minutes 32 seconds][Agent] : So just updating this won't be a SEC OK, So just to confirm your date of birth, that was the 14th of April 1961. That's the one. And you are a female Australian residence, correct?

[24 minutes 58 seconds][Customer] : Of April, yeah, 1961, yes.

[25 minutes 4 seconds][Agent] : Perfect. That's right. So let's quickly update that. So I'm just going to transfer all your contact information across. OK. All right, So I'm just going to quickly give you the cost for yourself and your husband. Do you want me to quote you on the same amount, the 15,000? I'm sorry, the phone just cut out again. Sorry. Hello. Can you hear me? Oh, yeah, I can hear you now. Sorry. I'm not sure what happened there. Yeah. OK. Oh, OK. No worries.

[25 minutes 42 seconds][Customer] : Can you hear me?

[25 minutes 53 seconds][Agent] : Sure. Did you want me to look at the 15,000 each for yourself and your husband?

[25 minutes 57 seconds][Customer] : No.

[25 minutes 59 seconds][Agent] : Yeah. Oh, life insurance. Yeah, sure.

[25 minutes 58 seconds][Customer] : I just need to ask if we could do a life insurance for us if we can.

[26 minutes 3 seconds][Agent] : Yeah, yeah, sure. Let me jump in. So I just have to confirm. Have you had a cigarette in the last 12 months?

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

[26 minutes 12 seconds][Agent] : Perfect.

[26 minutes 12 seconds][Customer] : None other smokes?

[26 minutes 14 seconds][Agent] : Awesome. That's the way.

[26 minutes 14 seconds][Customer] : No.

[26 minutes 15 seconds][Agent] : All right. Now I'll just quickly update that. Now, as you recall, I can quote you anywhere from \$10,000 up to a maximum of \$200,000 each. What amount would you like me to quote you on? Sure.

[26 minutes 32 seconds][Customer] : 100 Yep.

[26 minutes 34 seconds][Agent] : No worries.

[26 minutes 37 seconds][Customer] : See how much it's gonna be cost us.

[26 minutes 35 seconds][Agent] : All right, Yeah, no, that's fair. All right, so just to let you know for yourself, the \$100,000 is \$88.11 per fortnight.

[26 minutes 39 seconds][Customer] : Otherwise, Yep. Yep.

[26 minutes 49 seconds][Agent] : Now, I'll just quickly create a profile for your husband as well, just so I can transfer all the information across. Can I please get his first name?

[26 minutes 57 seconds][Customer] : Pitello PETELO.

[27 minutes 1 seconds][Agent] : Thanks very much. Is that same surname as yourself?

[27 minutes 3 seconds][Customer] : Same last name. Yeah. Same surname is mine.

[27 minutes 5 seconds][Agent] : Yep. Alright, just make sure I've got that spelled correctly. It's SALANIKO.

[27 minutes 10 seconds][Customer] : Yep.

[27 minutes 10 seconds][Agent] : Perfect.

[27 minutes 11 seconds][Customer] : Yep.

[27 minutes 12 seconds][Agent] : And what was his date of birth please? Yep.

[27 minutes 14 seconds][Customer] : Second of the 2nd, 1968.

[27 minutes 21 seconds][Agent] : So you said 195858.

[27 minutes 23 seconds][Customer] : Yeah.

[27 minutes 25 seconds][Agent] : Perfect. Yep. And he's a male Australian residence, correct?

[27 minutes 23 seconds][Customer] : 1958, Yeah, yes.

[27 minutes 29 seconds][Agent] : Perfect. Uh, just quickly, you transfer all the contact information across so he lives at the same address as you, is that correct?

[27 minutes 34 seconds][Customer] : Yes. Yes.

[27 minutes 35 seconds][Agent] : Yeah, perfect. I'll just update that. Thanks very much. OK. And has he had a cigarette in the last 12 months?

[27 minutes 41 seconds][Customer] : No, he never smoked.

[27 minutes 43 seconds][Agent] : Perfect.

[27 minutes 43 seconds][Customer] : He doesn't smoke.

[27 minutes 43 seconds][Agent] : That's alright. OK. And did you want me to quote you on the same amount, the 100,000?

[27 minutes 49 seconds][Customer] : Yes.

[27 minutes 50 seconds][Agent] : Sure. So for 100,000 for your husband is a bit more expensive. Here's one. Works out to be \$155.98 a fortnight. So the two of you together for 100,000 each would be \$244.09 per fortnight.

[28 minutes 6 seconds][Customer] : A fortnight. Yeah, that's OK.

[28 minutes 7 seconds][Agent] : Yeah, that's OK. Sure.

[28 minutes 7 seconds][Customer] : That should be OK. Yeah, that's OK.

[28 minutes 9 seconds][Agent] : OK, no worries.

[28 minutes 10 seconds][Customer] : Yeah.

[28 minutes 10 seconds][Agent] : If you're happy with that, it's pretty simple process.

[28 minutes 13 seconds][Customer] : Yep.

[28 minutes 13 seconds][Agent] : Uh, basically all I have to do is just quickly run you through those eight health questions.

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

[28 minutes 17 seconds][Agent] : Uh, so we can get you approved. Once you're approved, I'll organize to send you out all the documentation so that you can take some time to review it in your

own time. Uh, but either way, there's no upfront payments. Umm, so you don't have to pay anything today. You can choose whatever day in the future you prefer. Now I'm just going to quickly close this off and jump into your profile. It won't be 1 moment, OK?

[28 minutes 25 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah.

[28 minutes 44 seconds][Agent] : I just wanna make sure I've got everything correct for your uncle first, just before that gets finalized. Yeah, that's all done. OK Alright, so just while I update the quote for your profile, just quickly refresh your memory on the life insurance in case I missed any part of it at the start. Umm, so the life insurance, that's very straightforward. Essentially it's designed to provide financial protection for your loved ones to a lump sum payment if you were to pass away. Essentially choose the amount you'd like to be insured for. Uh, you nominate up to five people as beneficiaries and we'll pay that directly to them when the time comes.

[29 minutes 3 seconds][Customer] : Yep, Yep, Yep, uh huh. Yep.

[29 minutes 20 seconds][Agent] : So it does pay a lump sum payment to your beneficiaries if you were to pass away before your 85th birthday when the policy ends now to cover. So it does pay out triple if you were to pass away due to an accident. Umm, it also includes an advance payment of 20% of the benefit amounts to help out with funeral costs or any other final expenses at that time.

[29 minutes 20 seconds][Customer] : Yep, Yep, Yep, Yep.

[29 minutes 42 seconds][Agent] : Now the application process is just eight yes or no questions relating to your health in order to apply then that way if you are accepted, and of course once you decide to commence the policy, you will be covered immediately for death due to any cause at all. The only thing not covered? Umm, it's just suicide in the 1st 13 months touch with hopefully it never comes into it. Uh, yeah, yeah, sure. And lastly, there is that terminally ill advanced payment included as well, which means that if you were diagnosed with 24 months or less to live by a specialized medical practitioner, in that case we would pay out your sorry. If you're diagnosed with 24 months or less to live by a specialized medical practitioner, in that case, we would pay out your claim in full while you're living. Just to reconfirm that price for yourself and your husband, \$100,000 each works out to be \$244.09 per fortnight. Yeah, yeah.

[30 minutes 3 seconds][Customer] : Yeah, yeah, yeah, that's OK.

[30 minutes 36 seconds][Agent] : So the other part to keep in mind in regards to the premium, so your premium is stepped, which means it will increase each year.

[30 minutes 40 seconds][Customer] : Yeah, yeah.

[30 minutes 43 seconds][Agent] : I've got a projection here, so I'll just give you an indication of what that looks like.

[30 minutes 56 seconds][Customer] : Yep, Yeah.

[30 minutes 46 seconds][Agent] : Uh, just to see here as an indication, if you make no changes to the policy next year, the fortnightly premium for the two of you would be \$261.18. Sure.

[30 minutes 56 seconds][Customer] : That's it. Yep.

[30 minutes 58 seconds][Agent] : You can also find information about our premium structure on our website as well.

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

[31 minutes 3 seconds][Agent] : Now just before I do jump into the questions, yeah, just wanna make sure I'm doing the right thing by you.

[31 minutes 7 seconds][Customer] : Yep.

[31 minutes 7 seconds][Agent] : Is that all making sense for you so far?

[31 minutes 9 seconds][Customer] : Yep.

[31 minutes 10 seconds][Agent] : Yeah, perfect. Alrighty, now I just have to read a pre underwriting disclosure. So this basically explains why we ask these questions.

[31 minutes 9 seconds][Customer] : Yep, Yep.

[31 minutes 17 seconds][Agent] : It just is here. Please be aware all our 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 they share it 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.

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

[31 minutes 44 seconds][Agent] : By proceeding, you understand that you are applying to purchase a life insurance policy and as such you have the 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 they provide honest, accurate and complete answers. You need to answer each question in full, 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, decline a claim or make adjustments to the terms and conditions of your policy.

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

[32 minutes 18 seconds][Agent] : And just to confirm, do you understand and agree to your duty?

[32 minutes 21 seconds][Customer] : Yes.

[32 minutes 22 seconds][Agent] : Perfect, Thanks very much. OK, just one question I have to ask in regards to COVID-19. So it says, 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?

[32 minutes 28 seconds][Customer] : No, no, no, no.

[32 minutes 38 seconds][Agent] : That's all right. Alrighty. Jumping into the questions, first one says in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or stroke? Yes or no? No. In the last five years have you been admitted to hospital as an inpatient because of a lung disease other than for asthma or pneumonia as the only conditions? In the last five years, have you been diagnosed with or 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 has spread to other organs? Or are you currently or soon to be treated with chemotherapy? Do you have a renal in brackets kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future? Do you have a liver condition that will require a transplant in the future? Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neuron disease or any

form of dementia, including Alzheimer's disease in the last five years? Have you attempted suicide or been hospitalised for a mental health condition?

[32 minutes 51 seconds][Customer] : No, no, no, no, no, no, no, no.

[33 minutes 59 seconds][Agent] : And lastly, are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations or being diagnosed as having 12 months or less to live? Perfect, thanks very much. Thank you for all those answers. Are you satisfied with the answers you provided? Yeah, perfect with no surprises. Obviously you are very healthy. So you have been approved for our life insurance. Uh, so you are definitely eligible, which is great.

[34 minutes 11 seconds][Customer] : Yeah, yeah, yeah.

[34 minutes 28 seconds][Agent] : Now what that means we do from you.

[34 minutes 28 seconds][Customer] : Only quite a problem with the leaks.

[34 minutes 29 seconds][Agent] : Oh, OK, great. Oh, I'm sorry to hear that. OK.

[34 minutes 31 seconds][Customer] : Only the leaks caught a problem, but the the system it's, it's a bit.

[34 minutes 37 seconds][Agent] : Oh, OK. Right here. Yeah, of course. Mm hmm.

[34 minutes 37 seconds][Customer] : Can I ask you a question, like if something had been like, passed away, but how long you had to wait to do the claim for because of the funeral and all that? He said.

[34 minutes 49 seconds][Agent] : Oh yeah, fair question. Yeah, funerals need to be organized pretty quickly. That's a good point. Well, what happens is I'm. So first of all, the easiest way to do it is make sure you have your beneficiaries nominated. So in other words, with each policy, we do send out the beneficiaries form.

[34 minutes 51 seconds][Customer] : Context, like yeah, yeah, yeah, please.

[35 minutes 9 seconds][Agent] : So whenever you're ready, just fill the form out. Just letting us know who'd like to leave the money to send it back to us. It does come with a reply paid address, so you won't need a stamp or anything. Just send it back to us. US. We'll keep that on file when the time

comes. Your nominated beneficiaries just have to call our claims team. They'll be assigned a claims agent who guide them through the whole process. At that point, they can request the initial payout of 20% of the benefit amount. So if you were covered for \$100,000 that the advance payout would be \$20,000. So they they can request that first just to help out with our funeral costs.

[35 minutes 11 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, OK yeah, yeah, yeah, yeah.

[35 minutes 45 seconds][Agent] : Yeah.

[35 minutes 45 seconds][Customer] : And then the wrist.

[35 minutes 45 seconds][Agent] : And then, yeah, then the rest would get paid out once the claim has been finalized.

[35 minutes 46 seconds][Customer] : Yeah, yeah. OK. OK.

[35 minutes 50 seconds][Agent] : Yeah, now I forgot to mention as well, with each policy, we do actually send out a free online legal will valued at \$160.00.

[35 minutes 58 seconds][Customer] : Yeah, OK.

[36 minutes][Agent] : So if you haven't already done a will, you can use this one.

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

[36 minutes 4 seconds][Agent] : Yeah, it comes with all the instructions included. So it is designed so they can do it yourself if need be.

[36 minutes 9 seconds][Customer] : Yeah, yeah, yeah.

[36 minutes 10 seconds][Agent] : Now all I would have to do would be to speak to your husband just to run him through those same 8 questions.

[36 minutes 15 seconds][Customer] : OK. Yeah, I'll give him the phone.

[36 minutes 16 seconds][Agent] : Yeah, perfect. Thanks very much.

[36 minutes 16 seconds][Customer] : I'll just give him the phone.

[36 minutes 18 seconds][Agent] : Cheers. Thanks.

[36 minutes 17 seconds][Customer] : Be sure I can hear.

[36 minutes 40 seconds][Agent] : Oh, hi. But hello, my name is Joel. I'm with the Australian Seniors

life Insurance team. How are you?

[36 minutes 39 seconds][Customer] : Hello, thank you.

[36 minutes 47 seconds][Agent] : That's the way, umm, just because our first time speaking, I just have to say all our calls are recorded. Any advice provided it's general in nature, may not be suitable to your situation. I've just been speaking with your wife in regards to some quotes for life insurance for the two of you. Uh, so just have to confirm some details with yourself just so I can get all the documentation sent out for the two of you to read through. Uh, just to make sure I have your details correct in front of me. Can you please confirm your name and date of birth? Yep. That's the one. Thanks very much. And you are of course, a male Australian residents, correct? Yeah. Perfect. And have you had a cigarette in the last 12 months?

[37 minutes 13 seconds][Customer] : It's there for the Nico and 1958 second and the second, Yes no.

[37 minutes 34 seconds][Agent] : Service pass away? All right, I'll just quickly explain the quote I just gave up and I'll just let you know, make sure it's OK with you. Then I just have to ask you 8 yes or no questions just so that we can see if we can get you approved. But basically to give you a quick rundown with the life insurance, it is designed to provide financial protection for your loved ones to a lump sum payment if you were to pass away before your 85th birthday when the policy ends. So you can choose coverage anywhere from 10,000 up to \$200,000 each. It does payout triple if you were to pass away due to an accident and it also includes an advance payment of 20% of the benefit amount just to help out with funeral costs or any other final expenses at that time. The application process is just eight yes or no questions relating to your health in order to apply. And that way if you are accepted and once you decide to commence the policy, you will be covered immediately for death due to to any cause. The only thing that's not covered, he's just suicide in the 1st 13 months. And there is also a terminally ill advanced payment included in the cover, which means that if you were diagnosed with 24 months or less to live by specialised medical practitioner, in that case, we can pay out your claim in full while you're living. Now your wife has asked for a quote for the \$100,000 each, which is coming in at a fortnightly premium of 200 and \$44.09. Is that all OK with

you so far? Yep, sure. And the other part I have to let you know as well is that the premium is stepped, which means it will increase each year. But I've got a projection here, so it just says as an indication, if you make no changes to the policy next year, the fortnightly premium for the two of you would be \$261.18. Of course, you can also find information about our premium structure on our website as well. Now, just before I so I just have to ask you 8 yes or no questions relating to your health and then I'll get that all sent out for you. But I just want to make sure I'm doing the right thing by you. Is that all making sense for you so far?

[39 minutes 5 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah.

[39 minutes 45 seconds][Agent] : Yeah, perfect. All right, I'll jump straight into the questions. It just says here, before we proceed, I need to confirm that you understand that proceeding under a joint application, any personal information we hold on you will be available to pull up Anna Liko. And this includes the answers to your health and lifestyle questions. Are you happy to proceed?

[40 minutes 4 seconds][Customer] : Yes, please.

[40 minutes 5 seconds][Agent] : Sure, no problem. OK, so I've got to mention you can also find information about our premium structure on our website as well. Now this pre underwriting disclosure basically explains why we ask these questions. Just as you please be aware, all our 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 they share 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. 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 need to answer each question in full, even if you have provided some information to us and 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, decline a claim or make adjustments to

the terms and conditions of your policy. Now, just to confirm, do you understand and agree to your duty?

[41 minutes 23 seconds][Customer] : Yes, Yes.

[41 minutes 24 seconds][Agent] : Thank you very much. OK, just one question I have to ask in regards to COVID-19. So it says 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? Perfect. All right, jumping into the questions, first one says 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? In the last five years, have you been admitted to hospital as an inpatient because of a lung disease other than for asthma or pneumonia as the only conditions?

[41 minutes 38 seconds][Customer] : No, no, no.

[42 minutes 2 seconds][Agent] : In the last five years, have you been diagnosed with or 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 has spread to other organs? Or are you currently or soon to be treated with chemotherapy? Do you have a renal in brackets kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future? Do you have a liver condition that will require a transplant in the future? Have you been diagnosed with or currently undergoing testing for, or has a doctor advised you to be tested for motor neurone disease or any form of dementia, including Alzheimer's disease? In the last five years, have you attempted suicide or been hospitalised for a mental health condition? And lastly, are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations or being diagnosed as having 12 months or less to live?

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

[43 minutes 15 seconds][Agent] : Perfect, thanks very much. And so just to see umm, so just as you can you please confirm you understand and agree with the following. So it just says here you have agreed to establish cover as part of a joint policy and you will not have any rights to make changes to this policy unless you were granted access by the owner of this policy. You will continue to have

the right to access your personal information. The name of the insurer, sorry, the name of the insurer of your cover is Hanover Live re of Australasia Limited and we were referred to as Hanover. Hanover has an agreement with Greenstone Financial Services, who are referred to as GFS, to issue and arrange this insurance on its behalf. You can obtain more information on GFS in the Financial Services Guide, which we will be issuing to the owner of this policy. We will be sending information about the policy, including the answers you provided as part of your application for cover to the owner of the policy. Please take some time to read this information and if any information is incorrect, please contact us as soon as possible. Can you please confirm that you understand this? Thanks very much. And I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm that you have answered all of our questions in accordance with your duty? Yeah, perfect. Thanks very much. Alrighty. Well, thank you for all those answers. Are you satisfied with the answers you provided?

[44 minutes 16 seconds][Customer] : Yes, yes, yeah.

[44 minutes 33 seconds][Agent] : Awesome. No worries with no surprises. You are very healthy as well. So you have also been approved for the cover. So you're definitely both eligible. So thanks so much for that. After the teller, if you'd like to pass me back to Poona, I'll get that all organised for the two of you. Alrighty.

[44 minutes 47 seconds][Customer] : OK, Thank you. Have a good day.

[44 minutes 48 seconds][Agent] : Thanks mate. You too. Cheers.

[44 minutes 51 seconds][Customer] : Hello.

[44 minutes 52 seconds][Agent] : Alright, thank you so much for that.

[44 minutes 54 seconds][Customer] : Do I do my payments today do using the card?

[44 minutes 54 seconds][Agent] : So yeah, you wanna do it today? Yeah, sure.

[44 minutes 59 seconds][Customer] : Yes, I want to do because we could Monday fortnightly as well.

[44 minutes 59 seconds][Agent] : OK, yeah, sure.

[45 minutes 4 seconds][Customer] : So I can arrange the next payment in the next for the next fortnight.

[45 minutes 8 seconds][Agent] : That's fine. No worries. I'll schedule it for today. The 8th now. Yeah.

[45 minutes 12 seconds][Customer] : Can you can you sketch your hour one for Friday?

[45 minutes 15 seconds][Agent] : Oh yeah, sure.

[45 minutes 16 seconds][Customer] : Because we've got our our Monday every fortnight Fridays.

[45 minutes 20 seconds][Agent] : Oh yeah. Perfect.

[45 minutes 20 seconds][Customer] : No, no.

[45 minutes 21 seconds][Agent] : Do you mean this Friday, Friday the 10th or the one after?

[45 minutes 25 seconds][Customer] : Can I do the payment today?

[45 minutes 32 seconds][Agent] : Yeah, sure.

[45 minutes 27 seconds][Customer] : Can you sketch the the normal payments every every fortnight Friday or if I'll do that?

[45 minutes 33 seconds][Agent] : Well, I mean, you don't have to make the first payment today. I can just you'll still be covered straight away, but I can just make the first payment to come out on your payday just to make it easier. Umm, yeah, sure. Whe, when does which Friday does your payday fall on? Oh, this Friday? Yeah, sure. OK.

[45 minutes 33 seconds][Customer] : Yeah, yeah, yeah, it's Friday, this Friday to get doing that on Friday so I can do the payments on Friday for what?

[45 minutes 53 seconds][Agent] : Oh, basically we just, no, that's fine. What we do is we just note down the payment details now and the payment will just automatically come out on Friday.

[45 minutes 57 seconds][Customer] : Yeah, yeah.

[46 minutes][Agent] : But you, yeah, you'll still be covered straight away, so that's fine.

[46 minutes 4 seconds][Customer] : Oh, OK.

[46 minutes 5 seconds][Agent] : Yeah. So I'll schedule it for Friday the 10th. Now you mentioned, so you wanted that to come out of the card, was it?

[46 minutes 4 seconds][Customer] : Yeah, yeah.

[46 minutes 11 seconds][Agent] : Yeah, sure.

[46 minutes 11 seconds][Customer] : I wanna, I wanna come out of the card, but I need to because

try to get the information for the account, but I'm using the phone as well.

[46 minutes 17 seconds][Agent] : Oh, yeah, that's fine.

[46 minutes 18 seconds][Customer] : I've got the information, the account information from Yeah.

[46 minutes 20 seconds][Agent] : OK, well, if you like, I can put the card details down now and like later on down the track, you can always call our customer support team, just apply to change it over to the BSP and the account number. That's no problem.

[46 minutes 29 seconds][Customer] : Yes, you do.

[46 minutes 31 seconds][Agent] : Sure, OK, sure.

[46 minutes 30 seconds][Customer] : The account number, yeah, as I can get it every fortnight.

[46 minutes 34 seconds][Agent] : No worries. Well, note down the card details for now, just for security purposes.

[46 minutes 35 seconds][Customer] : Yeah, yeah.

[46 minutes 38 seconds][Agent] : While we type in the card details, we do turn off the call recording for your security and then we'll turn it back on afterwards. I'll just turn that off from now. This fleet just is here.

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

[47 minutes 9 seconds][Agent] : Please be advised, the call recording has now resumed for quality and monitoring purposes. So just to reconfirm, I'm organizing the cover for the \$100,000 each for yourself and Patello. Umm, so that has stayed. So you've both been approved and the four might be premium is coming in at \$244.09 a fortnight, which I'll schedule for Friday the 10th and every fortnight following that. Now all I have to do just to get that finalized for you is just read out a final declaration.

[47 minutes 41 seconds][Customer] : Yep.

[47 minutes 38 seconds][Agent] : Umm, then just ask your agreement to it at the end and then the two of you will be covered and I'll get that sent straight out. Now on once again while I read this out, if there's any part of it you need me to clarify or if you have any questions please feel free just to stop me and ask.

[47 minutes 44 seconds][Customer] : OK, Yes.

[47 minutes 51 seconds][Agent] : It just says here thank you for not a la Nico. Just a reminder all that calls are recorded. It is important you understand the following information. I'll ask for your agreements. These terms at the end and your policy will not be enforced unless you agree to these terms in full. Seniors life insurance is issued by Hanover live re of Australasia Limited. Hanover has an arrangement with Greenstone financial services trading as Australian seniors Insurance Agency to issue and arrange this insurance on its behalf. Hanover relies upon the accuracy of the information you have provided when assessing your application.

[48 minutes 6 seconds][Customer] : Yep, Yep.

[48 minutes 24 seconds][Agent] : 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 of the duty to take reasonable care that you agreed to. Can you please confirm that you have answered all of our questions in accordance with your duty, Yes or no?

[48 minutes 46 seconds][Customer] : Yeah, yes.

[48 minutes 52 seconds][Agent] : Thanks very much. We may from time to time provide offers to you via the 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. The accepted cover pays a lump sum benefit amount of the following. Puna Talamico receives \$100,000 in the event of death. Piatello Balanico receives \$100,000 in the event of deaths.

[49 minutes 17 seconds][Customer] : Yeah.

[49 minutes 17 seconds][Agent] : If death is as a result of an accident, the benefit payment will include an accidental or death benefit which will equate to a total payment of triple the benefit amount. Benefit is not paid in the event of suicide in the 1st 13 months of the policy. The life cover for Puna Valenico expires on the 13th of April 2046 at 12:00 AM. The cover for Pertola Valenico expires on the 1st of February 2043 at 12:00 AM. Your premium for your first year of cover is

\$244.09 per fortnight. Your premium is stepped, which means it will be calculated in each policy anniversary and will generally increase each year. Included in your premium is an amount payable to Australian seniors of between 14% and 46% of each premium, calculated on a level basis over the life of the policy. Your premium will be debited from your credit card, which you will authorise to debit from and have provided to us. We may provide written communications to you by the e-mail address you have provided to us. This will include any legal notices we are required to provide to you. If you would prefer to receive these only via mail, you can update your communication preference at any time. The policy documentation, PDS and FSG will be mailed to you 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. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaints process which you can access at any time by contacting us. Full details are available online and the documentation we are sending you now. Just same two questions and I'll get that sent straight out for you. So it says do you understand and agree with the declaration, yes or no?

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

[51 minutes 17 seconds][Agent] : Thanks very much. And before I send that out, would you like any other information or would you like me to read any part of the PDS to you, yes or no? No worries. Let's make sure that goes through smoothly. And I'll just confirm I captured the details correctly in your profile. So your phone number was 0450775481? Yep. And your e-mail is p.unasalaniko61@yahoo.com, all right? Yep. And the address is 44 C Willis St. Rooty Hill, 2766.

[51 minutes 26 seconds][Customer] : No, Yeah, yes, OK.

[51 minutes 53 seconds][Agent] : Yep. Perfect. And that's also your postal address, correct? Yep. Awesome, too easy.

[51 minutes 56 seconds][Customer] : Yeah, that's supposed, yeah.

[51 minutes 59 seconds][Agent] : Well, that has all been completed for the two of you, so you are now both covered for \$100,000 with the Australian Seniors, and that documentation will be with you shortly. Umm, is there anything else I can help you with while I've got you here?

[52 minutes 11 seconds][Customer] : That's it for today. Thank you.

[52 minutes 13 seconds][Agent] : No worries. My pleasure. Well, thanks so much for your time. You guys look after yourselves and enjoy the rest of your day. Sorry.

[52 minutes 19 seconds][Customer] : Can I ask who am I talking to?

[52 minutes 22 seconds][Agent] : Oh, sorry. My name's Joel.

[52 minutes 25 seconds][Customer] : OK. Yeah.

[52 minutes 23 seconds][Agent] : Joel and my and my surname is Hurst. Yep. All good. Sure.

[52 minutes 30 seconds][Customer] : Thank you so much.

[52 minutes 31 seconds][Agent] : No worries. My pleasure. Thank you for your time. You have a good day.

[52 minutes 31 seconds][Customer] : Thank you. Bye.

[52 minutes 35 seconds][Agent] : Cheers. No worries. Bye.