

[2 seconds][Agent] : Hi Mary and it's Aiden calling from Australian Seniors.

[10 seconds][Customer] : OK, Yeah. How much is it for the 200,000 policy?

[6 seconds][Agent] : Following up on enquiry received into some life insurance 200,000. Happy to go ahead, provide you a quote on that. So I'll confirm some basic details and then we'll jump right into the quote. So can I just have your first name, surname and date of birth please?

[23 seconds][Customer] : Yeah, yeah, it's Marianne Boyle, Dynasty 23/01/64.

[36 seconds][Agent] : Thank you very much. And you'd be a female Australian resident, is that correct?

[40 seconds][Customer] : I am, and I'm a non-smoker. Don't take drugs, don't drink.

[46 seconds][Agent] : Yep.

[45 seconds][Customer] : Excuse me, don't drink.

[51 seconds][Agent] : OK.

[48 seconds][Customer] : So yeah, pretty well, pretty fit. Don't sound it at the moment, but I've been sitting under the air conditioner.

[58 seconds][Agent] : No, that's good. You are sounding quite good, Mary. So.

[1 minutes][Customer] : I've been working. I, I work, I work seven days a week and I and 54,000 a year.

[1 minutes 9 seconds][Agent] : OK, thanks for letting me know about all that Mary, and please as well, all our calls are recorded and the advice I provide is general in nature, may not be suitable to your situation.

[1 minutes 15 seconds][Customer] : Yep, that's fine. Yeah.

[1 minutes 20 seconds][Agent] : So I know you said you're a non-smoker, but the question we have is quite specific. So it says have you had a cigarette in the last 12 months? No.

[1 minutes 28 seconds][Customer] : No, no, no, I just don't know. No, that's that's fine.

[1 minutes 29 seconds][Agent] : OK perfect and OK perfect. So I'll put down a no as a non-smoker. And as you mentioned, oh, well, you know, we can go from \$100,000 up to \$200,000 as it sounds like you're aware of.

[1 minutes 45 seconds][Customer] : Yes. Well, I've got, I've got three children and I've got 2 grandchildren that so I thought, well, if it happens to me, at least then they can, it can cremate me or whatever they want to do.

[1 minutes 45 seconds][Agent] : And you want to start at \$200,000, OK?

[2 minutes 2 seconds][Customer] : I mean that I just thought leaving them with something. Do you know what I mean?

[2 minutes 5 seconds][Agent] : Oh yeah, perfect. And that is what I call this slide for, to provide that financial protection for your loved ones.

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

[2 minutes 14 seconds][Agent] : Now, it's great that you have all those kids because we do like you. Nominate up to five beneficiaries to receive their nominated benefit amount.

[2 minutes 22 seconds][Customer] : Oh, fantastic. That's great.

[2 minutes 23 seconds][Agent] : Yeah, so you can put down all your kids there, what percentage you like, each of them to receive.

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

[2 minutes 28 seconds][Agent] : And how the process works is you're gonna get that beneficiaries form with all your policy documents that we post out to you. So you just fill that out, put all their details and get it sent back to us. So we have a copy on our end.

[2 minutes 34 seconds][Customer] : OK, OK. Sounds good.

[2 minutes 41 seconds][Agent] : Wonderful. Now I'll briefly run you through a little bit of the cover. So it's gonna pay a lump sum payment if you were to pass away before your 85th birthday when the policy ends.

[2 minutes 52 seconds][Customer] : Right. Oh, wow, that's good.

[2 minutes 51 seconds][Agent] : And we do also include an advance payment of 20% of the benefit amount to help with funeral cost or any other final expenses at the time, Right?

[3 minutes 2 seconds][Customer] : Well, I see we've just we've just buried my mother and well, we haven't buried it yet. We do not understanding. So it's just, you know it, it just prepares you for your

own mortality. You know what I mean? You're just thinking far right. You know it. You know, we really do die. We do die. You know what I mean?

[3 minutes 19 seconds][Agent] : Yeah, yeah, definitely.

[3 minutes 22 seconds][Customer] : Like, it's just future.

[3 minutes 24 seconds][Agent] : It's, yeah, most of what I think about it every day.

[3 minutes 30 seconds][Customer] : Yeah.

[3 minutes 27 seconds][Agent] : And it's definitely events like that that get people thinking about like, yeah.

[3 minutes 32 seconds][Customer] : Do you hold on?

[3 minutes 32 seconds][Agent] : And of course, I'm sorry for the loss of your mum and Mary.

[3 minutes 35 seconds][Customer] : End of like, oh, wait, You know what? She chose a time New Year's Eve. Thanks very much, Mum. But that's alright. She died at 3:00 and 1:00, so 330, whatever it was anyway. But she was at one. She had a good life, right?

[3 minutes 51 seconds][Agent] : Yeah. Oh, wow.

[3 minutes 53 seconds][Customer] : She worked right up till she was 17 at Royal Pepper School. And she did 46 years on night shift. So she was a she was a trooper.

[4 minutes 4 seconds][Agent] : Yeah. Well, that many years on night shift, that's amazing.

[4 minutes 7 seconds][Customer] : Yes. 46 years on night shift sounds incredible. Then she goes and volunteers.

[4 minutes 14 seconds][Agent] : No.

[4 minutes 15 seconds][Customer] : Yeah. Oh, I better take a holiday now. I better enjoy my life. Yeah, right. She was still working. She just couldn't let it go.

[4 minutes 23 seconds][Agent] : Wow, it sounds like a great woman.

[4 minutes 26 seconds][Customer] : But anyway, she's unbelievable. See then my father, he, he died three years ago on the 21st of December.

[4 minutes 37 seconds][Agent] : Yep.

[4 minutes 37 seconds][Customer] : And you know, 3-4 days for Christmas and I said thank you to

you, right? So one did Christmas and the other one did New Year then, right? They compete with each other because my father took the 21st and my mother took the 12th.

[4 minutes 53 seconds][Agent] : That's the planned it all.

[4 minutes 55 seconds][Customer] : Well, just, well, the permission's on the 12th, but the 31st of December actually took that.

[5 minutes 1 seconds][Agent] : Yeah.

[5 minutes 1 seconds][Customer] : Now I just thought they were competing with each other, but that's alright. But in January it's only just hit me. But I've got to do something now, you know, because I'm 61 now and I've got to. I've got to do something.

[5 minutes 15 seconds][Agent] : Yeah, OK.

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

[5 minutes 16 seconds][Agent] : Well, I'll take you through a bit more of the cover and get that pricing as well for you, Mary, see if it is something that's going to be suitable.

[5 minutes 22 seconds][Customer] : OK, Yeah.

[5 minutes 24 seconds][Agent] : Yep Now with our cover as well. Keep in mind that if death is due to an accident, your child benefit. Now is Derek triple.

[5 minutes 33 seconds][Customer] : Right. OK.

[5 minutes 34 seconds][Agent] : Now a good, good thing about our cover as well is that we'd make it nice and easy to apply.

[5 minutes 43 seconds][Customer] : Yeah, that's fine.

[5 minutes 40 seconds][Agent] : So it's just nine yes or no questions relating to a health you ask over the phone so you don't have to go to the doctors get any blood tests or medical tests done at all.

[5 minutes 49 seconds][Customer] : Alright, that's fine.

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

[5 minutes 49 seconds][Customer] : Yeah, no problem.

[5 minutes 51 seconds][Agent] : Now, once you commence the policy, you will be covered immediately for death to any cause except suicide in the 1st 13 months.

[6 minutes][Customer] : Oh, wow.

[6 minutes][Agent] : And in addition to that, that is a benefit we hope you don't have to use.

[6 minutes 5 seconds][Customer] : Yeah.

[6 minutes 5 seconds][Agent] : And that's the terminally ill advanced payment.

[6 minutes 8 seconds][Customer] : Oh, OK. Yeah, yeah, yeah.

[6 minutes 8 seconds][Agent] : So if you were diagnosed with 24 months or less to live by a specialized medical practitioner, then we can pay your benefit in a in full to help with medical costs to ensure you receive the best care possible.

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

[6 minutes 22 seconds][Agent] : Now, a little pretty straightforward. Any questions about the covers so far, Mary?

[6 minutes 26 seconds][Customer] : No, it's pretty good. Yeah, it's fine.

[6 minutes 28 seconds][Agent] : OK, 1-2.

[6 minutes 35 seconds][Customer] : Yeah.

[6 minutes 30 seconds][Agent] : So also at the premium for \$200,000 of cover, it is coming out to a fortnightly premium of \$143.85 per fortnight.

[6 minutes 38 seconds][Customer] : Yeah, that's fine.

[6 minutes 42 seconds][Agent] : Is that something that's sounding?

[6 minutes 44 seconds][Customer] : That's fine.

[6 minutes 44 seconds][Agent] : Is that something that's sounding affordable?

[6 minutes 47 seconds][Customer] : It is.

[6 minutes 46 seconds][Agent] : OK, Yeah.

[6 minutes 47 seconds][Customer] : Well, you don't drink or smoke and even though I, I don't even, you know, like do want to sneak and go and get that mica's coughing, I'm even not even enjoying that. I'm not even enjoying it. Do you know what I mean? So I've stopped for the past 12 weeks. I haven't even been sneaking out, you know, on the way to work grabbing a mica's coffee. I'm not enjoying it.

[7 minutes 9 seconds][Agent] : Yeah, yeah. OK.

[7 minutes 13 seconds][Customer] : So I would get the money I've got in the jar that I've I, I still put the money in the jar to prove that that's how much I'm saving.

[7 minutes 24 seconds][Agent] : Oh, that's great. That's good to hear.

[7 minutes 23 seconds][Customer] : Yeah, you know, so that can go in my, my insurance.

[7 minutes 32 seconds][Agent] : Yeah. So exactly with our insurance, it does only work out for that premium to roughly \$10.28 per day.

[7 minutes 41 seconds][Customer] : Oh, the like, if I like, you know, like I'm in the office from four in the one until 2:00 in the afternoon, then the hours will change because I'm within the international company.

[7 minutes 40 seconds][Agent] : So it does go a long way helping pay that, Yeah.

[7 minutes 56 seconds][Customer] : And then that would change. The thing is, you know, anything can happen to you, you know, like you have a stroke or anything. You just don't know. I mean, I'm pretty fit, right? I'm lucky I'm pretty fit. I've got the gym, you know what I mean? But still, it doesn't matter. Even even being super fit, you can still have a heart attack.

[8 minutes 11 seconds][Agent] : Yep, yeah, definitely. So no one does know when they're gonna go.

[8 minutes 16 seconds][Customer] : I don't know. So I'm bringing, Well, my mummy went at 8-1, my dad went at 8, four and a half. So I'm thinking, oh, I'm hoping I can get to at least 90. I'm hoping, but I'd like a good steady your innings, which just you ***** do up.

[8 minutes 19 seconds][Agent] : So yeah, Yeah. Well.

[8 minutes 41 seconds][Customer] : But at the moment it's like I'm facing my own work allergy because of my mother. Thanks very much. So that's where I'm at.

[8 minutes 46 seconds][Agent] : Yeah, no, yeah, that's how it goes, isn't it?

[8 minutes 52 seconds][Customer] : It is, yeah. So you carry on. Sorry, I didn't mean to interrupt.

[8 minutes 51 seconds][Agent] : So, yeah, no, that's all good. It's been good talking to you, Mary.

[8 minutes 57 seconds][Customer] : I try and make the joke about, you know what I'm saying because I think it's not old, you know what I mean?

[8 minutes 59 seconds][Agent] : Yeah, yeah, definitely not. I know when when my time comes, I want everyone to have a a party for me.

[9 minutes 3 seconds][Customer] : No, Well this is that, I mean that, you know, why not? I mean, we're going to enjoy it. You know, they've got to celebrate something, haven't they?

[9 minutes 15 seconds][Agent] : Yeah, exactly. Like the most of the. Yep.

[9 minutes 18 seconds][Customer] : But I just said I've got 3, three children, 2 girls and a boy, and I've got 2 grandchildren, but I've also got a niece and nephew. So I'm not sure how I'm gonna be able to, to buy all that.

[9 minutes 34 seconds][Agent] : OK.

[9 minutes 34 seconds][Customer] : You know what I mean? So I need a bit of help with that because.

[9 minutes 35 seconds][Agent] : Yeah, yeah. So like I said before, you can put up to five and it just it's going to get paid out today in the bank account there.

[9 minutes 41 seconds][Customer] : Yeah, yeah.

[9 minutes 44 seconds][Agent] : And of course, they can distribute that from there and make sure it goes to however needs it and for any expenses that may arise.

[9 minutes 53 seconds][Customer] : OK, that's fine.

[9 minutes 54 seconds][Agent] : Now keep in mind Barry as well that your premium is stepped, which means it will increase each year.

[10 minutes 1 seconds][Customer] : Hold on.

[10 minutes][Agent] : So as an indication, if you make no changes to the policy, your premium next year will be \$153.92 per fortnight. Yes, yeah, roughly \$75 per week there.

[10 minutes 10 seconds][Customer] : Less than \$75 a week and it's honestly, when you add up for an example, 535 a day, what's that 510152025, the 3035? See, you're paying, you're probably you're paying nearly \$40 a week in coffees if, if you indulge, right. So that's the way I look at it.

[10 minutes 41 seconds][Agent] : Yeah, OK. Yeah.

[10 minutes 45 seconds][Customer] : Yeah.

[10 minutes 42 seconds][Agent] : So you can see uses money that you're saving some coffee isn't put it towards that.

[10 minutes 46 seconds][Customer] : You know what I mean? So I look at that. So just saving \$40 a week, right. All you've got to put it together is 35. That's it. That's just 75 a week.

[10 minutes 46 seconds][Agent] : So, yeah, yeah, yeah, that, that'll do it. So, yeah, whatever you need to do to to get that money.

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

[11 minutes 3 seconds][Agent] : So lots of different ways to save there.

[11 minutes 6 seconds][Customer] : That's right. But I'm thinking how much is it upfront? How much is it to pay the whole lot for the year? How much is it annually?

[11 minutes 15 seconds][Agent] : So for an annual payment, I can definitely have a look at that, how much it's gonna work out. Now, while I bring that up, keep in mind that if you need more information about our premium structure, Mary, you can always find it on our website.

[11 minutes 17 seconds][Customer] : Yeah, yeah, yeah. That should be fine. That's fine. But I'm just thinking, well, like I've got to pay it like the car and everything else this weekend, get out of the way.

[11 minutes 35 seconds][Agent] : Yep, Yep. OK.

[11 minutes 36 seconds][Customer] : But I'm thinking maybe next week I could maybe just go bang, you know, put put a yeah, you can't.

[11 minutes 43 seconds][Agent] : So for the year's annual payment, Mary, it's coming up to an annual premium of \$3740.12 per year.

[11 minutes 53 seconds][Customer] : All right, so go to work for months. So for work for months, I can pay that off in one go. I could, you know what I mean before the end of the financial year.

[12 minutes 2 seconds][Agent] : Yeah. So we've covered as well Mary.

[12 minutes 3 seconds][Customer] : So let me think about that kind of thing.

[12 minutes 9 seconds][Agent] : So you can, you can choose a payment date that is going to work best for you.

[12 minutes 15 seconds][Customer] : Yeah, yeah.

[12 minutes 14 seconds][Agent] : So you can choose one that lines up with a payday, whatever it is going to work best for the first payment to start from.

[12 minutes 24 seconds][Customer] : OK. So can we start from next week, next Thursday, You take the payment out next Thursday? Yeah, that's fine.

[12 minutes 32 seconds][Agent] : Next Thursday, yeah, we're going to say so first thing before that is we'll have to make sure you are going to be approved for the cover and also with that payment for you, are you looking to continue with the fortnightly or annual or what was going to work best?

[12 minutes 40 seconds][Customer] : Yeah, I think I'll do that. Let me start off fortnightly and then when I've got the 3000, I'm I'll ring you, Sir. And I'll then say can I make that annual payment?

[12 minutes 58 seconds][Agent] : OK, yeah. So I just.

[12 minutes 59 seconds][Customer] : Yeah, I'm sorry thing because, because what I had meant from from me paying that three brands or whatever it is from that point, then I can be putting money away for the annual payment. Then someone send.

[13 minutes 14 seconds][Agent] : Yes. OK. So yeah, exactly. I see what you're saying there. So just save that money until you have enough to afford that annual amount.

[13 minutes 17 seconds][Customer] : Yeah, yeah, yeah. And then, then I'll be able to stay, right? I'm going to do an annual payment. So we're going to, we're going to an annual payment. All right.

[13 minutes 32 seconds][Agent] : Wonder.

[13 minutes 32 seconds][Customer] : And by the time the next annual payment comes through, I'll have the money.

[13 minutes 37 seconds][Agent] : Wonderful. OK. I'm just having a look here. Now keep in mind as well that even though there are those different payment options, it does work out the same at the end of the year whether you pay fortnightly, monthly or annually.

[13 minutes 35 seconds][Customer] : Yeah, it's fine. But I'm thinking it's better off getting out the way.

[13 minutes 55 seconds][Agent] : Yeah, OK.

[13 minutes 54 seconds][Customer] : You know what I mean? Something just instead of getting it

out the way.

[13 minutes 57 seconds][Agent] : Now just having no, yeah, OK.

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

[14 minutes 3 seconds][Agent] : So yeah, if that's your preference, then I definitely can go ahead with that there. Now I'll just check with that payment frequency now, making sure it is something that you are going to be able to change in the middle of your policy there.

[14 minutes 17 seconds][Customer] : Oh, OK. Yes. Because it might have to be writing your policy. Yeah.

[14 minutes 20 seconds][Agent] : No, yes, that may be something that you can only change on the anniversary.

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

[14 minutes 27 seconds][Agent] : So what I'm going to do, Mary, is just put you on a brief hold and just confirm the answer to that question.

[14 minutes 33 seconds][Customer] : Yes. True.

[14 minutes 33 seconds][Agent] : See if he can change it during the policy or if it has to be as an anniversary.

[14 minutes 37 seconds][Customer] : OK, that's fine.

[14 minutes 38 seconds][Agent] : Alright, so I'll put you on a very brief hold and get back in just a moment here.

[14 minutes 41 seconds][Customer] : No, that's fine. I really appreciate that. Thank you.

[14 minutes 41 seconds][Agent] : Alright, thanks. Thanks for waiting there, Mary.

[15 minutes 48 seconds][Customer] : Yeah, that's fine.

[15 minutes 48 seconds][Agent] : So I'll just confirm the answer to that question.

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

[15 minutes 51 seconds][Agent] : So yeah, what you'll be able to do after this policy has been put in place, you can just call up our service team and apply to have that changed to an annual payment at any time.

[15 minutes 55 seconds][Customer] : Yes, yes, that'll be fine. That's great.

[16 minutes][Agent] : Yeah, yeah. Now we'll go through and go through all those health questions. Just make sure you are going to be approved for the cover and I'll confirm your address here. The one. Yeah, OK. I'm just putting that in here.

[16 minutes 11 seconds][Customer] : OK 2020 Claude Claude Street in Burswood, 6100 Perth, WA
Yes. Six 100 Yeah.

[16 minutes 29 seconds][Agent] : So it's 6100 and that is what you said and it was 20 Court St.

[16 minutes 36 seconds][Customer] : Cour Claude.

[16 minutes 38 seconds][Agent] : Court. Perfect. So I've got here and that's your postal address as well. Mary.

[16 minutes 38 seconds][Customer] : Claude Yes.

[16 minutes 46 seconds][Agent] : Wonderful. Thanks for all that. I'll quickly confirm a couple other details nowivegotyouremailsmaryanddonachi4@gmail.com. Yep.

[16 minutes 53 seconds][Customer] : Donaghythatscorrectyeahmariannedonaghy4@gmail.com.

[16 minutes 57 seconds][Agent] : And I've got Yep, perfect. I've got that. And I've got your phone here as the one we're speaking on ending in 745. Is that still your best contact number?

[17 minutes 7 seconds][Customer] : That's correct. Yeah. That's correct.

[17 minutes 10 seconds][Agent] : Beautiful. Thanks for confirming all that and I'll just quickly read you your pre underwriting disclosure. So what that says is please be aware all calls are recorded for quality and monitoring purposes.

[17 minutes 16 seconds][Customer] : Yes, Yeah.

[17 minutes 23 seconds][Agent] : We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may 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 information which complaints about breach of privacy. By proceeding, you understand that you are applied 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 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 in any earlier discussion you have had. If you do not take reasonable care, you may breach your duty. And if this happens, the insurer may be entitled to cancel your policy, decline a claim, or make adjustments.

[17 minutes 37 seconds][Customer] : Yeah, no, yes, that's fine.

[18 minutes 16 seconds][Agent] : So the terms and conditions of your policy, do you understand and agree to your duty, yes or no?

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

[18 minutes 25 seconds][Agent] : Wonderful.

[18 minutes 32 seconds][Customer] : No, Never.

[18 minutes 26 seconds][Agent] : First question just 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?

[18 minutes 36 seconds][Customer] : No. Never heard it.

[18 minutes 37 seconds][Agent] : No Perfect.

[18 minutes 39 seconds][Customer] : Stayed away from everyone. Told them to stay away. Don't cut me in.

[18 minutes 39 seconds][Agent] : So I'll put a note there exactly.

[18 minutes 44 seconds][Customer] : I'm even invite one of the girls in the building where I'm working because I'm actually in the office now and she got covered. And I said, don't you even think about it. You just stay home and do not come back until that cough stops. Don't come near me. Whatever you do.

[18 minutes 50 seconds][Agent] : Yeah, yeah.

[19 minutes 2 seconds][Customer] : I've not out COVID at all. Touched with, don't they? They don't even dare. Don't dare.

[19 minutes 10 seconds][Agent] : No, wonderful.

[19 minutes 8 seconds][Customer] : They'll get out of here. You'll get that work. I'm in it. I think a

dungeon dare give me that. No, that's not the way you make furnish. No, no. It's so funny.

[19 minutes 11 seconds][Agent] : So I'll put that as a no then in that case, yeah, no, there is this 8 yes or no questions left, Mary.

[19 minutes 33 seconds][Customer] : Right. OK.

[19 minutes 33 seconds][Agent] : So next 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? 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 certainly 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 said to be treated with chemotherapy? Do you have a renal kidney condition that currently requires dialysis or transplant? Or a doctor has advice will be required in the future? Do you have a liver condition that will require a transplant in the future?

[19 minutes 43 seconds][Customer] : No, no, no, no, no, no.

[20 minutes 32 seconds][Agent] : 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? And in the last five years, have you attempted suicide or been hospitalized from mental health condition?

[20 minutes 43 seconds][Customer] : Not just home, no.

[20 minutes 53 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? Yeah.

[21 minutes 3 seconds][Customer] : No, not yet. I don't know yet. No one's told me, right?

[21 minutes 12 seconds][Agent] : OK, so not yet.

[21 minutes 13 seconds][Customer] : No, it's a no.

[21 minutes 15 seconds][Agent] : It's a no.

[21 minutes 15 seconds][Customer] : No one's told me yet. Right? No one's told me yet.

[21 minutes 19 seconds][Agent] : Yeah, not yet.

[21 minutes 19 seconds][Customer] : No, not yet.

[21 minutes 22 seconds][Agent] : OK.

[21 minutes 23 seconds][Customer] : Sorry.

[21 minutes 23 seconds][Agent] : So it's a it'll be a no for that question.

[21 minutes 25 seconds][Customer] : It's definitely. I know.

[21 minutes 27 seconds][Agent] : Yeah, wonderful. I'll put that all through.

[21 minutes 29 seconds][Customer] : I'm not ready to go to sleep yet. That's alright. Don't mind me.

[21 minutes 31 seconds][Agent] : Yeah, that's all good. So give that a second to all process there.

[21 minutes 37 seconds][Customer] : Oh yeah, that is so funny.

[21 minutes 45 seconds][Agent] : Give me just a second here. It's when it all goes through, it can take a while.

[21 minutes 51 seconds][Customer] : That's why. Don't worry. It's OK. Yeah.

[21 minutes 51 seconds][Agent] : Now once that all comes back, we will be able to get you immediately covered over the phone. Now there are a couple different payment methods we can take. We can go with a credit or debit card or direct debit from a bank account. There's no fees or so charge or any of those options.

[22 minutes 6 seconds][Customer] : Straight, yeah, straight from the the bank account. And I'll give you that number now.

[22 minutes 12 seconds][Agent] : Yep, straight from the bank account. Perfect. OK, I'm just having a look here. OK. I just opened that up and the IT has come back approved. So we can't go ahead with that today.

[22 minutes 16 seconds][Customer] : Yeah, yeah, I'm speaking my mother.

[22 minutes 32 seconds][Agent] : And you've got no, no issues there at all, Mary.

[22 minutes 35 seconds][Customer] : I've got to speak to my mother, understand you. I'll say, Mommy, I've got approved.

[22 minutes 40 seconds][Agent] : Yeah, exactly.

[22 minutes 42 seconds][Customer] : I'm approved and I'm going to be arranged for another 30 years. Mom, I am. I'm fit.

[22 minutes 46 seconds][Agent] : Yeah, hopefully you are sounding very healthy and it would go throughout without any issues.

[22 minutes 50 seconds][Customer] : I'm very fit. Yeah, I'm very fit. I am. Well, I used to do a lot of sailing, you know what I mean?

[22 minutes 58 seconds][Agent] : Oh, awesome.

[22 minutes 56 seconds][Customer] : So I'm a sailing girl, so I'm out there fresh air and you know what I mean? Yeah, but no way.

[23 minutes 1 seconds][Agent] : Yeah, was always wanted to to go sailing boat. It'd be fun. I've had a couple of friends with them.

[23 minutes 5 seconds][Customer] : Uh, we've got to try it. You've got to do it. You've got to train, you know, like go and do the training on it and you'll love it.

[23 minutes 13 seconds][Agent] : Yeah, definitely.

[23 minutes 14 seconds][Customer] : It it it's really it's in your blood, then it's in your veins.

[23 minutes 18 seconds][Agent] : Yeah, Yeah, we're over in NSW. Yeah, obviously up the coast, out at the beach. It's been lovely.

[23 minutes 18 seconds][Customer] : You've got to be on that water coughs.

[23 minutes 25 seconds][Agent] : I've been loving it.

[23 minutes 26 seconds][Customer] : Whatever I say your cough cover or pardon me.

[23 minutes 29 seconds][Agent] : So we're in Sydney down here, that's what our office is.

[23 minutes 33 seconds][Customer] : Fine. Oh yeah, no.

[23 minutes 32 seconds][Agent] : But I was up at Foster, just past Nelson Bay. Yeah.

[23 minutes 36 seconds][Customer] : Well, we used, I was married to a, an Air Force guy and we of course we had our two older children and so we were based in Wagga Wagga.

[23 minutes 49 seconds][Agent] : Oh, right. OK.

[23 minutes 50 seconds][Customer] : So we used to go one once, one fortnight.

[23 minutes 57 seconds][Agent] : Yep.

[23 minutes 55 seconds][Customer] : We used to go to Olby Wodonga, the following fortnight would go to maybe Melbourne and then the following fortnight we used to go to Sydney. So I was ended up down, down in Harvard quite a few times.

[24 minutes 8 seconds][Agent] : That's awesome. I'm going everywhere.

[24 minutes 10 seconds][Customer] : But just, we've travelled everywhere. I mean, I've been all over Australia.

[24 minutes 16 seconds][Agent] : That's amazing. That's that's awesome. Yeah. OK.

[24 minutes 17 seconds][Customer] : The only place that would be in Tasmania, I'm Domania.

[24 minutes 21 seconds][Agent] : You're not missing out on too much.

[24 minutes 24 seconds][Customer] : No, I'm probably not. But I just thought, well, you know, I've been all over, yeah, driven all over.

[24 minutes 32 seconds][Agent] : Awesome.

[24 minutes 31 seconds][Customer] : So yeah, been in another boat three times all my time.

[24 minutes 35 seconds][Agent] : Oh, wow.

[24 minutes 36 seconds][Customer] : So I'm not scared to get in a car and just drive your name.

[24 minutes 39 seconds][Agent] : Yeah, yeah, awesome. Yeah, I do.

[24 minutes 42 seconds][Customer] : You just know, you know the roads, you just know the roads and and you're confident on them. So it's alright. It's something that's just other drivers you've got to be careful of.

[24 minutes 52 seconds][Agent] : Yeah, tell me about that.

[24 minutes 54 seconds][Customer] : They're the ones that cause you grief. Or Kangaroos.

[24 minutes 58 seconds][Agent] : Yeah, that's it.

[24 minutes 59 seconds][Customer] : Well, I got to watch this one. Skippy doesn't just go Skippy as you jump.

[25 minutes 6 seconds][Agent] : Yep. In front of the car.

[25 minutes 9 seconds][Customer] : Oh, Oh yeah, I'm going to like, oh, Gee, that was a question.

[25 minutes 11 seconds][Agent] : Well, yeah, I know.

[25 minutes 12 seconds][Customer] : I'm going to like, oh, I said you're lucky you go across that road only because I've stopped and it's like, you know, the tangaroo and I'm telling it off.

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

[25 minutes 22 seconds][Customer] : He's mad. Oh man. And he's like that looking this thing. You mad or what? And I'm going to like, yeah, the ****.

[25 minutes 32 seconds][Agent] : Yeah.

[25 minutes 30 seconds][Customer] : But the truck, he's didn't did not wait for you. They take them out. It's too cruel. It's too cruel. I don't know how they can do it, but they just do it. Ah, no. Thanks anyway. So any more questions? But you're gonna need my bank account.

[25 minutes 34 seconds][Agent] : No, Yeah, yeah, yeah. So move on with that.

[25 minutes 50 seconds][Customer] : Yeah, Yeah, it's, it's, what was that account? I think, I think the Westpac is the cheque account. Yes, it's a cheque account.

[25 minutes 49 seconds][Agent] : So just quickly, was it savings or check account, Mary, OK. Yeah, OK.

[26 minutes 2 seconds][Customer] : I don't know why I've still got it, but I've had that bank account for about 10-15 years and I haven't changed it, but I've just put that.

[26 minutes 9 seconds][Agent] : So when you go to the ATM, you press check when you take money out from that account.

[26 minutes 13 seconds][Customer] : Yeah, that's right.

[26 minutes 15 seconds][Agent] : OK.

[26 minutes 14 seconds][Customer] : I put, I have to put cheque with that one. That's right.

[26 minutes 16 seconds][Agent] : Yeah. So I'll put that down as a check account.

[26 minutes 19 seconds][Customer] : Yeah. OK.

[26 minutes 18 seconds][Agent] : And whenever you're ready, I'll start with the BSB for that one. Yep. Thank you. Yep.

[26 minutes 21 seconds][Customer] : It's 734136707905.

[26 minutes 31 seconds][Agent] : Thank you. And is the account name for that Mary Ann Boyle Donaci.

[26 minutes 36 seconds][Customer] : It's actually Marianne Doniky on that one.

[26 minutes 40 seconds][Agent] : OK.

[26 minutes 38 seconds][Customer] : We didn't put boil on it, so it's just Mary hyphenated a double N. Donikie DONNACHIE.

[26 minutes 53 seconds][Agent] : OK, so Mary- and Donachi.

[26 minutes 53 seconds][Customer] : Yes, Donikie.

[26 minutes 58 seconds][Agent] : Donachi. I keep saying it.

[26 minutes 59 seconds][Customer] : It's, it's alright. They think I'm Italian, but it's alright. But my aunt married an Italian, my daddy's sister. But Donikie is a Celtic name.

[26 minutes 59 seconds][Agent] : Right, Right. OK, Awesome. That's a good name. Yeah.

[27 minutes 11 seconds][Customer] : Yeah, they speak GE Gaelic, but people think I'm Italian and I'm going, no, I'm married an Italian. Yes, I'll raise my hands because I'm not an Italian, because it's OK, right? So right, My, I married Umm Achille Pioli and he was from Luca, Tuscany.

[27 minutes 28 seconds][Agent] : Yeah, so right.

[27 minutes 41 seconds][Customer] : And so she was over there. Well, she's passed away now through the COVID. She actually got COVID 50 years. She she's been out of Scotland into Italy 50 years.

[27 minutes 54 seconds][Agent] : Wow, that's a long time.

[27 minutes 55 seconds][Customer] : Yeah.

[28 minutes 1 seconds][Agent] : The monastery.

[27 minutes 56 seconds][Customer] : So she was part she's, you know, and they, they lived in a monastery, beautiful big monastery.

[28 minutes 5 seconds][Agent] : That's a sight to say, right?

[28 minutes 4 seconds][Customer] : Yeah, the family, the fam, you know, his family, it was handed down this monastery, his family. So they lived in a monastery. Wow. And it's a huge house.

Massive. And it's been handed down to the son. And he would be Pietro would be 60 years of age with me, you know, the same age as me. So, umm, it's been handed down to him.

[28 minutes 33 seconds][Agent] : Yeah, Awesome.

[28 minutes 34 seconds][Customer] : Yeah.

[28 minutes 34 seconds][Agent] : That's a great history.

[28 minutes 35 seconds][Customer] : And they're actually in the graveyard of the the monastery.

[28 minutes 39 seconds][Agent] : Yeah.

[28 minutes 40 seconds][Customer] : CRA. It's crazy, huh?

[28 minutes 40 seconds][Agent] : Well, that's really interesting. You got a lot of stories to tell, Mary, but we'll move on.

[28 minutes 45 seconds][Customer] : I'm telling you, it's very hot. It's just, it's an interesting life.

[28 minutes 47 seconds][Agent] : Yeah, Yeah, it's interesting.

[28 minutes 50 seconds][Customer] : A very interesting life.

[28 minutes 52 seconds][Agent] : Yeah.

[28 minutes 52 seconds][Customer] : But anyway, that's where we're at. So what else do we do?

[28 minutes 54 seconds][Agent] : So with that payment, Mary, we can choose what a day that works best for you for it to come out on what day?

[29 minutes 1 seconds][Customer] : Every person. Yeah. When you're going to do it, do it every Thursday. Yeah.

[29 minutes 5 seconds][Agent] : Every Thursday.

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

[29 minutes 5 seconds][Agent] : So I can do tomorrow or the week after what's gonna work best?

[29 minutes 8 seconds][Customer] : Do the week after, do next week because I've got the funeral on on Sunday. Some.

[29 minutes 15 seconds][Agent] : Yeah.

[29 minutes 14 seconds][Customer] : I need to buy a few things for the funeral something and at least then I'll preserve something.

[29 minutes 22 seconds][Agent] : OK.

[29 minutes 19 seconds][Customer] : Then next week, next Thursday, we'll then take out what is it, 140?

[29 minutes 25 seconds][Agent] : So it will be \$143.85.

[29 minutes 30 seconds][Customer] : That's fine, OK.

[29 minutes 31 seconds][Agent] : Yep. So I'll do it for Thursday the 16th of January and then every fortnight after that.

[29 minutes 36 seconds][Customer] : Yes, please. Yes, please.

[29 minutes 39 seconds][Agent] : And then of course, when you do have that money and you're looking to change it, you can just call us up.

[29 minutes 42 seconds][Customer] : Yeah, that's it.

[29 minutes 43 seconds][Agent] : Let us say you'd like to change it in your payments.

[29 minutes 45 seconds][Customer] : Yeah. But The thing is, I could just. I could just put it in that account anyway, and you just keep draining off. It doesn't matter. It's still going to be there, isn't it? Either way, I could still, you know what I mean?

[29 minutes 56 seconds][Agent] : Yes, I would kind of which kind of what's best for you.

[29 minutes 58 seconds][Customer] : I could still go boom, boom, boom, put it in there and you guys keep just taking it.

[30 minutes 3 seconds][Agent] : Yeah.

[30 minutes 4 seconds][Customer] : Yeah.

[30 minutes 3 seconds][Agent] : So you just keep it in a savings account. It doesn't work out the same at the end, so.

[30 minutes 8 seconds][Customer] : Yeah, That's So I'm thinking either way, I just do it that way. I'll be fine either way. Then don't upset the policy.

[30 minutes 13 seconds][Agent] : Yeah, yeah. So it's close up to you is happy to change it for you, but whichever is going to work best for you, Mary.

[30 minutes 23 seconds][Customer] : Yeah, I don't mind. It's as I said, it's only because my mother's

mortality is just, I don't know, woke me up a bit.

[30 minutes 30 seconds][Agent] : Yeah.

[30 minutes 31 seconds][Customer] : That's, and it's like because of my age now I'm 61, but I'm, I'm a young 61, but it doesn't matter. You know, you could get COVID all of a sudden.

[30 minutes 32 seconds][Agent] : So yeah, that's right now.

[30 minutes 42 seconds][Customer] : And then I've been walking me around. I mean, my youngest is a she's an intensive care nurse and she's a paramedic now.

[30 minutes 51 seconds][Agent] : Wow, that's young. That's very young.

[30 minutes 51 seconds][Customer] : She's only 26 and she's had COVID so many times because of her work and been very sick the whole bit through. Oh, and I said, don't you get, Don't you get from you man? I'm telling you, you just stay away. And I've gone and I've loaded up the house with you name that anything you can find wasn't just nasal springs, you name it. I've gone and I've just gone. And I came in because I used to work in the pharmacy for 22 years. And I just stopped up and I thought, right now I'm ready. If anyone comes with cover, that's it. I'm ready.

[31 minutes 4 seconds][Agent] : Yep, Yep, Yep.

[31 minutes 33 seconds][Customer] : Yeah.

[31 minutes 36 seconds][Agent] : Yeah.

[31 minutes 33 seconds][Customer] : So, you know, I intercepted, you name it, I've got it. Oh, yeah. Oh, my God, what a carry on.

[31 minutes 36 seconds][Agent] : Despise them with some dental and yet well, that's that's Mary.

[31 minutes 43 seconds][Customer] : But anyway, so that.

[31 minutes 44 seconds][Agent] : There's just a verbal declaration and three questions in that and then this all be set up and put in place.

[31 minutes 48 seconds][Customer] : Yes, all done, my friend, all done.

[31 minutes 53 seconds][Agent] : So it says thank you Mary Ann. Well Donaci isn't Donaci sorry is important Donaci.

[31 minutes 59 seconds][Customer] : Donaki donaki.

[32 minutes 2 seconds][Agent] : It is important OK Donaci. Oh Donaci. I'll I'll try my best bro. Sorry I get it wrong.

[32 minutes 6 seconds][Customer] : No donaki, donaki, donaki like in Dunkley, but don't happy.

[32 minutes 19 seconds][Agent] : Alright so is now it is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in for. Seeing as life insurance is issued by Hanover Library of Australasia Ltd, Hanover has an arrangement with Greenside Financial Services training as Australian Seniors Insurance Agency to issue and arrange this insurance on its behalf.

[32 minutes 35 seconds][Customer] : OK, Yes, OK, good.

[32 minutes 48 seconds][Agent] : Hanover relies upon the accuracy of the information you have provided when assessing an application that includes the information we initially collected from you to provide the quote. However, handset a target market determination for this product, which subscribes 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 place or care that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty, Yes or no?

[33 minutes 20 seconds][Customer] : Yes, I have.

[33 minutes 22 seconds][Agent] : Wonderful. And we may from time to time provide offers to you via the communication methods you have provided to us in relation to our products and services. By agreeing to this declaration, you can set to allow us to contact you for this purpose until you opt out. The accepted cover pays a lump sum. Benefit now of the following Mary and Boyer Donaki received. Donaki receives that receives \$200,000 in the event of death. If death is as a result of an accident, the benefit payment will include an accidental death benefit which will equate to a total payment of triple the benefit amount. A benefit is not paid in the event of suicide in the 1st 13 months of the policy.

[33 minutes 21 seconds][Customer] : I don't think I'm going to pop myself off. I've got too much women to do. Yeah, carry on. I'm sorry.

[34 minutes 13 seconds][Agent] : And your cover expires on the 22nd of the 1st 204912 AM.

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

[34 minutes 20 seconds][Agent] : Your premium for your First off cover is \$143.85 per fortnight. Your premium is stepped, which means it will be calculated at each policy anniversary and will generally increase each year.

[34 minutes 26 seconds][Customer] : Yes, that's it.

[34 minutes 33 seconds][Agent] : Included in your premium is an amount payable to Australian seniors between 14% and 46% of each premium, calculated on a level basis of lowlife of the policy.

[34 minutes 44 seconds][Customer] : OK.

[34 minutes 45 seconds][Agent] : Your premium will be debited from your nominated bank account name of Mary Ann Donaghy, which you're authorized to debit from and have provided to us. We may provide bringing communications to you via the e-mail address you have provided to us.

[34 minutes 52 seconds][Customer] : Yes, yes, thank you.

[35 minutes][Agent] : This will include any legal notices we're required to provide to you.

[35 minutes 4 seconds][Customer] : Yes.

[35 minutes 4 seconds][Agent] : If you prefer to receive these on your via mail can update your communication preference anytime. The policy documentation, PDS and SSG 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 currently consider these documents to ensure the product meets your needs. You have a 30 day calling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged your claim.

[35 minutes 23 seconds][Customer] : Yes, it's fine.

[35 minutes 32 seconds][Agent] : There are risks associated with replacing policies as your new policy may not be able to your existing cover. We recommend you do not cancel any existing policy until you have received and reviewed our policy in full. We have the complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you.

[35 minutes 44 seconds][Customer] : OK, OK.

[35 minutes 53 seconds][Agent] : There's two final questions now.

[36 minutes 1 seconds][Customer] : Yes. No, it's fine.

[35 minutes 56 seconds][Agent] : First one says do you understand and agree with the declaration yes or no and while you still have me on the phone, would you like any other information or would you like me to read any part of the PDF to you yes or no Wonderful. In that case, I'm going to process everything.

[36 minutes 19 seconds][Customer] : Yes, that's lovely.

[36 minutes 16 seconds][Agent] : So that first payment will start on the 16th of January 2025 and those documents they're going to get emailed out to you within the hour.

[36 minutes 28 seconds][Customer] : That's fine.

[36 minutes 24 seconds][Agent] : Typically you should get them within the next 15 minutes or so hearing it and and it's going to get sent posted out to your address there within three to five business days.

[36 minutes 34 seconds][Customer] : Yes, that's, that's fine. Thank you very, very much.

[36 minutes 40 seconds][Agent] : Not a problem.

[36 minutes 43 seconds][Customer] : I'm very good.

[36 minutes 41 seconds][Agent] : Glad I could help you there, Mary, and I hope you have a won.

[36 minutes 44 seconds][Customer] : My mother and be responsible ma'am. All the best. You too.

[36 minutes 49 seconds][Agent] : It's lovely chatting with you and I hope you have a wonderful rest your E rest of your evening.

[36 minutes 54 seconds][Customer] : God bless. Happy New Year to me. God bless. Take care. Bye bye now. Bye bye.

[36 minutes 55 seconds][Agent] : All right, Happy New Year there and all right, so yeah, bye, uh.

[37 minutes 1 seconds][Customer] : Love you.