

[1 seconds][Customer] : Hello.

[2 seconds][Agent] : Hi Ian, it's Tim calling from the Australian Senior Insurance Agency. How you doing today?

[7 seconds][Customer] : Yeah, not too bad. Thank you.

[9 seconds][Agent] : That's good. Ah, the reason for my call. I can see that you're on our website just a moment ago. They're looking into the life course. I'm calling to take you through the information regards that and also answer any questions you might have.

[21 seconds][Customer] : OK, that's correct. Yep.

[22 seconds][Agent] : I'll just confirm it's ah, Ian Squires that I'm Speaking of date of birth, 28th of the second, uh, 54 and just confirming you are of course a male Australian list.

[35 seconds][Customer] : Hi.

[36 seconds][Agent] : Perfect. Just please let our calls are recorded and any advice we provide general in nature and may not be suitable for your situation. Umm, and what's sparked the interest that would to the life coverage?

[49 seconds][Customer] : Oh, I'm just getting a comparative quote with my existing provider.

[52 seconds][Agent] : Now there's also a terminally OK, no problem is, is that something you've had in place for quite a while because it's something you've taken out recently.

[1 minutes][Customer] : No, it's I've had it for decades.

[1 minutes 3 seconds][Agent] : OK, no problem. Well, we'll look we can definitely see what we can offer for you here. What I'll do I'll explain to you how we offer works and we can run through the pricing and if you've got any questions along the way, just stop me.

[1 minutes 15 seconds][Customer] : Yep.

[1 minutes 14 seconds][Agent] : OK, I'll let you know. Firstly, it is very simple in how the life coverage works. So at the end of the day it's designed to provide financial protection for your loved ones in the event that Touchwood something lost out for yourself. Now the way that we do that through a lump sum payment of between \$10,000 up to \$200,000 depending on your personal needs with the coverage as well. It does also include a terminally ill advanced payment, which

means if you were diagnosed with a terminal illness with 24 months or less to live by a specialized medical practitioner, we'll pay out the claim insulin that situation so that you can get the best medical care or anything else you might need as well.

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

[2 minutes 3 seconds][Agent] : Now, the cover does include an accidental death benefit. So because accidents are so unexpected and potentially very sudden, you understand there could always be other costs left behind for your loved ones. You know, things like unpaid bills. So we'll pay out a three times benefit from that in the event of accidental death. Just, sorry, just to make sure that any other additional expenses to come up can be taken care of as well.

[2 minutes 30 seconds][Customer] : Yep.

[2 minutes 31 seconds][Agent] : Now the policy, it's, uh, it's not a guaranteed acceptance. Not everyone is eligible for it. The good thing is we don't expect you to go through any medical checks, no blood tests, nothing like that. Instead, we just take you through a series of simple yes and no health and lifestyle questions over the phone. And then if you are accepted and once you decide to commence the policy, you'll be covered immediately for that due to any goals. The only thing not covered is suicide in the 1st 13 months. Now we went through the pricing here. Can I just ask firstly, have you have a cigarette in the last 12 months?

[3 minutes 9 seconds][Customer] : I've got a cigarette in my life.

[3 minutes 11 seconds][Agent] : Perfect. Very good news because the saves you a lot of money on the insurance. Obviously it's a lot healthier as well. How much we actually think for yourself, for Ian.

[3 minutes 21 seconds][Customer] : I've got, I think it's about 2:45 with the existing, but I don't need that. I'm just by myself. So 100,000 I'm covered. I don't have any outstanding debt. I've got a couple of grand on a credit card but I'm debt free.

[3 minutes 30 seconds][Agent] : OK, OK, no problem, No problem. Well, let's work on the 100,000. If we're looking at \$100,000 life cover now, that'll include the \$100,000 terminal illness, which will put 300,000 in the events of accidental death, so that you're looking at a fortnightly premium of \$204.46.

[3 minutes 52 seconds][Customer] : Yeah, sorry, let me just have A to how much does it charge

\$204.46?

[4 minutes 7 seconds][Agent] : \$204.46, that's for Maley.

[4 minutes 14 seconds][Customer] : How often is that fortnightly here?

[4 minutes 19 seconds][Agent] : So that's for \$100,000. How's that sound to yourself? Do you want to look at any other amounts? Yeah, we're working on 200,000, still includes the 200,000 terminal illness and we'll triple the 600,000.

[4 minutes 25 seconds][Customer] : Yeah, excuse me one minute I'm just one give it use it for 200 K as well, please Yep, yeah, let's take it at the 100K. It's what I said.

[4 minutes 43 seconds][Agent] : Give me about an accidental debt so that you'd be looking at fortnightly \$408.92 no problem.

[5 minutes 2 seconds][Customer] : I just you know, yes, and when the time comes, it's I'd be struggling to find. You know, I I did the card that on my mom and dad and I died and you know, mobile phone, you're outstanding water bill, gas bill and all that **** wouldn't come to wouldn't come to 10 grand.

[5 minutes 25 seconds][Agent] : Yeah, fair enough.

[5 minutes 25 seconds][Customer] : So I just I just don't know the extra and that's one of the reasons I'm I'm doing some comparison. The existing mob I've been with. I bought my first house because the nad you had to have it and I've never deviated.

[5 minutes 45 seconds][Agent] : Yeah, fair enough. Fair.

[5 minutes 40 seconds][Customer] : But in the like 12 months, the prices they're asking for and just bloody A and hot just just on principle. I'm in just under 1000 bucks for 200.

[5 minutes 51 seconds][Agent] : Oh, really? Thank you.

[5 minutes 51 seconds][Customer] : Yeah, thousand is miraculous. The other thing that sticks in my mind too is just getting ready for my tech stuff. And I kinda crossed one of my dad's outstanding papers. He was with you guys for years.

[6 minutes 10 seconds][Agent] : Oh, really? Fair enough.

[6 minutes 7 seconds][Customer] : He had his own life cover his car and caravan and everything and

always, always swore by you guys. And at the time, this was going back 12 years ago when I had to make contact. And I say I was impressed with the the use of things.

[6 minutes 22 seconds][Agent] : OK, I'm glad we're able to help you out of the time.

[6 minutes 22 seconds][Customer] : So I'm pretty loyal, sort of a prick and I'm calling to the same bank for five decades and the same, you know, insurers and help so that it's not, you know, I've been a business in a long time. You get what you pay for. But when you when you just get a letter saying we're putting it up 10/15/20 percent, it's ridiculous.

[6 minutes 49 seconds][Agent] : Yeah, fair enough. OK. Well, the most important thing with us and it's going to be seeing whether or not you're eligible for it.

[6 minutes 55 seconds][Customer] : Yep. Yep.

[6 minutes 55 seconds][Agent] : So how would I take you through those health questions, see if you're eligible for the cover Before I do that, did you have any questions for me so far? No problem. I'm just going to read you a pre underwriting disclosure. This just frames up how to answer the questions. Just reads. Please be aware all calls are recorded for quality and monitoring purposes.

[7 minutes 2 seconds][Customer] : Not at the moment, Yep.

[7 minutes 18 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 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're applying to purchase life insurance policy and as such, you have a duty to take reasonable care to not make any misrepresentations.

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

[7 minutes 53 seconds][Agent] : This means 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 in any earlier discussions you've had. If you do not take reasonable care, you may break your duty and if this happens, ensure may

be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. Do you understand and agree to your duty?

[8 minutes 23 seconds][Customer] : Yep.

[8 minutes 24 seconds][Agent] : Perfect. The first question for yourself just in regards to the pandemic, So just have you been hospitalized for COVID-19 in the last six months? Have you been diagnosed with COVID-19 in the last seven days?

[8 minutes 39 seconds][Customer] : I've not been hospitalised more in the last seven days.

[8 minutes 42 seconds][Agent] : No problem. Haven't been diagnosed in the last seven days, perfect. Uh, in the last five years, have you been admitted to osteople as an impatient because of the heart attack, heart failure or stroke?

[8 minutes 45 seconds][Customer] : No, no, sorry. In the last four years.

[8 minutes 59 seconds][Agent] : Yeah, in the last five years, no problem. Uh, in the last five years, have you been admitted to us as an impatient because of a lung disease other than asthma, pneumonia, You see any conditions in the last five years, have you been diagnosed with or treated for any of the following cancers?

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

[9 minutes 16 seconds][Agent] : So lung cancer, cancer, esophagus, stomach or pancreas cancer, uh, brain cancer, multiple myeloma or any other cancers that are spread to other organs, Sorry. Oh, are you currently also treated with chemotherapy? Do you have a renal, So a kidney condition that currently requires talus is a transplant or doctors, uh, or doctors advice will be required in the future? Do you have a living condition that will require a transplant in the future? Have you been diagnosed without currently undergoing testing for doctor advice should 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 hospitalized from mental health condition and are you experiencing any unexplained symptoms or are you currently undergoing waiting for the results? Any help related tests or investigations or been diagnosed as having 12 months or less to live?

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

[10 minutes 20 seconds][Agent] : Perfect. That's the last question there. I'll get this sent off. It should just take a moment to come back, umm, just while we are waiting to come back as well, I'll just let you know. Just, uh, please be aware that your premium is stepped, which means we'll increase each year. As an indication, if you make no changes to cover umm, and keep it at the same level of cover, next year premium would be, uh, \$218.77. So it's about a \$14.00 increase. Umm, it's a set percentage every year, so it goes up by the same percentage every year. So it's not different every year, OK, uh, you can also find information about our premium structure on our website. Now just give me one moment. Now this is coming back here in and a big congratulations. You have been fully approved for life coverage.

[10 minutes 38 seconds][Customer] : Yep, Yep, Yep.

[11 minutes 15 seconds][Agent] : So very, very good news to her. I'll let you know what we actually do for you. So to make sure you are happy with it all, What we do is we organize to have all the policy documents sent out for you today so you can sit down, goes through all make sure it's going to be the right to yourself. You get an e-mail copy of the documents within the next hour, as well as a postal code within two to five business days. I will cover you while you're looking through the documents being required to make any payments today. Instead, what we do is that you select a payment date in the future you're comfortable and happy with, and then you get a 30 day cooling off. Starting from that day, just in case there's a change of mind after you receive the documents. Does that sound fair enough for yourself?

[11 minutes 57 seconds][Customer] : Yeah, Yep, that's correct.

[11 minutes 58 seconds][Agent] : I'll double check the e-mail address youputdownhereanditsian@swcsecurity.com dot AU and I'll grab your postal address. What's your post code? Oh no, no, so your post code. Sorry. Thanks for your address.

[12 minutes 11 seconds][Customer] : Just yeah, Look one of my business cards 3025, it is 3025 025.

[12 minutes 28 seconds][Agent] : Oh, sorry, what was the three 3025? Sorry, misheard. Umm, what was the suburb and just the street number name here?

[12 minutes 37 seconds][Customer] : Altona North Melbourne, it's 42. MacArthur's Road, Altona North. Even at 61. Yes.

[12 minutes 55 seconds][Agent] : So 61 slash 42, MacArthur's Road, Perfect.

[13 minutes 5 seconds][Customer] : That's all worth the date.

[13 minutes 2 seconds][Agent] : And that's your home address as well as your postal address or just postal address, work address. OK, no problem. That's where you want everything posted to, Yeah.

[13 minutes 10 seconds][Customer] : Yeah, well, once I get everything and I'm satisfied, then I'll update the personal address and other personal detail.

[13 minutes 21 seconds][Agent] : No problem, that's fine, I can leave that listed for now. Umm. And best contact number is 0449987020. Perfect.

[13 minutes 30 seconds][Customer] : It's correct. Yeah. And I'm, I'm, I'm not gonna do that.

[13 minutes 32 seconds][Agent] : Obviously just because you do have an existing policy in place, we suggest you don't cancel the existing cover until you've received or reviewed our policy in full just because we want you to make sure you're happy with everything because it may not be of technical to you existing cover, you should also consider benefits to me to apply letting grids that may start again. So yeah, what I was saying so we can get this in place, we get all the documents sent out for you so you can sit down and go through it all. Now we do cover you while you're looking through the documents, but you're not required to make any payments today. All we do today is we nominate a preferred payment method and we'll let you select the payment date in the future you're comfortable and happy with. So the preferred payment method, what would you like to put down? We can either do a BSPN account number or a Visa or MasterCard.

[14 minutes 19 seconds][Customer] : Just want to remember what it comes out of me if it comes out of this. I'm not sure whether it's strapped out of my bank or out of a credit card.

[14 minutes 32 seconds][Agent] : OK. Well, we're having to do whatever you prefer. What do you prefer?

[14 minutes 38 seconds][Customer] : Start out of a bank account.

[14 minutes 41 seconds][Agent] : Is that savings or checking account that you use? And is it just

give me your name? No problem. And what was the BSP number for that one?

[14 minutes 45 seconds][Customer] : Uh, check account, yes umm, providing bank, It's all over the same one.

[14 minutes 57 seconds][Agent] : OK, we aren't over the phone organizations, so that is how we do do it. The only if it's easier for yourself or if you feel more secure, we can use a card that way we do pause the call recording.

[15 minutes 16 seconds][Customer] : I'm not providing any payment details today. We're at a stage around just getting a quote.

[15 minutes 21 seconds][Agent] : OK. Tha, that's fine. That's fine. OK, Well, I can send you out a quote for now and give you a call back. How much time you feel like you need to go for it?

[15 minutes 21 seconds][Customer] : I want to see all the paperwork and everything else and give me 24 hours. What time is it? Make it after 10.

[15 minutes 35 seconds][Agent] : Yeah, If I give you a call back tomorrow around this time after?

[15 minutes 42 seconds][Customer] : I've got to take my car in for service tomorrow and that's going to be about an hour and a half.

[15 minutes 45 seconds][Agent] : Yeah, Yeah, excellent. Can do that. I'll give you a call around 10:30 if you think.

[15 minutes 51 seconds][Customer] : OK, fine.

[15 minutes 53 seconds][Agent] : Alright, perfect. I'll, I'll speak to you again.

[15 minutes 55 seconds][Customer] : Thank you.

[15 minutes 56 seconds][Agent] : Alright, have a good night.

[15 minutes 58 seconds][Customer] : Sorry.

[15 minutes 59 seconds][Agent] : Uh, it was Tim.

[15 minutes 58 seconds][Customer] : What was your name again, Tim. Thanks, Tim.

[16 minutes 1 seconds][Agent] : Alright. Thanks again. Bye.

[16 minutes 2 seconds][Customer] : Bye. Bye.