

[1 seconds][Customer] : Hello.

[2 seconds][Agent] : Morning, Jeffrey Francis here, calling from Real Insurance head on today.

[6 seconds][Customer] : Good. Thank you.

[7 seconds][Agent] : Excellent. Good to hear. Jeffrey.

[15 seconds][Customer] : Yeah.

[9 seconds][Agent] : We did receive your expression of interest last night in reference to our life insurance here and we'll follow ended up with yourself there today basically trying you through those options and pricing and see if we can help answer any questions that you've got as well now so that I can do that there. If I may ask, what's prompted you to look into life insurance for yourself of this nature?

[30 seconds][Customer] : Well, I pulled all my super out of my thing and we've gone self super.

[35 seconds][Agent] : OK.

[34 seconds][Customer] : Trump managed Trump and we're doing that. So I just want to go get insurance again.

[42 seconds][Agent] : Oh, so there's no current insurance in place at this stage. OK, fair enough.

[45 seconds][Customer] : No, Yeah, just me and my wife, Yeah.

[47 seconds][Agent] : And I guess the reason that you're still needing that type of coverage of you've still got like a mortgage, so dependents at home or things like that or OK, perfect. No worries. And we'll explain to you softer is when we ask that now that soft managed super fund, is that currently set up at the moment? OK, beautiful. So we do have an option here to do it through the soft managed super fund. Uh, for your reference, I'll bring that option up for yourself. Yeah, yeah. Just noting first and foremost, uh, Jeffrey, that all calls are recorded and the advice will be provide is general in nature may not be suitable to your situation. Now, once we bring that up, I've got your name here as Mr. Jeffrey Rogers, Is that right? Thank you, Sir. Date of birth, 17th of October 63. And you're also both a male Australian resident yourself.

[1 minutes 3 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yes, yeah.

[1 minutes 32 seconds][Agent] : Beautiful. And you might have put this online. Jeffrey, if I could

reconfirm, Sir, have you had a cigarette in the last 12 months?

[1 minutes 38 seconds][Customer] : Cigarette.

[1 minutes 39 seconds][Agent] : That's right. Beautiful.

[1 minutes 39 seconds][Customer] : Nah, Nah, I'm not.

[1 minutes 41 seconds][Agent] : No worries. Thank you.

[1 minutes 41 seconds][Customer] : Since I was 19.

[1 minutes 43 seconds][Agent] : Perfect, mate. Good to help. So I guess you start off with you, Jeffrey, in terms of the level of cover that you need, Sir, based on what you know, what you're required this stage to leave for your wife. Uh, I can let you know that with the soft managed Superfund option, uh, you would be eligible to apply. Let me bring it up for you anywhere from \$100,000, uh, all the way up to \$500,000. So if I could just reconfirm the, what level of cover you think you would need for your, uh, to leave for the family at this stage?

[2 minutes 4 seconds][Customer] : Yeah, I'm not really sure that's alright. I I, I really want like the pricing sort of thing.

[2 minutes 17 seconds][Agent] : Uh, fair enough.

[2 minutes 15 seconds][Customer] : What to do and and and how it all goes. I'm just wondering whether are you able to send me a a e-mail? I've got all the details Cos.

[2 minutes 25 seconds][Agent] : Yeah. Look more than happy to do that, Jeffrey. I guess at the end of the day before we do that, that we're trying to find out what level of coverage you may require so we can give you that price to see if that might be suitable. Umm, if you're a bit insurance to the level of cover, you know, if, if you want to ask yourself that Jeffrey, something did happen to yourself sooner rather than later. If you know, if you're no longer around, umm, how much do you think you would ideally like to leave for your wife there to help her get on by, you know, to pay for whatever you need to. So do you think 100,000 would be enough or do you think you'd need, you know, 300,000 or 200,000 or whatever it may be?

[2 minutes 57 seconds][Customer] : To be honest, we have, we haven't even spoke about it.

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

[3 minutes][Customer] : So it's called, my wife's the one that sent the e-mail to you and we haven't really sat down and spoke about it. We're just talking about it last night because it went and sorted some stuff out as a lawyer and we just, yeah. And then obviously she sent you something and we've not sat down and spoke about it all. I'd say like a quarter, \$1,000,000.

[3 minutes 11 seconds][Agent] : Yep, yes, certainly. And look, I can bring it up for a \$250,000 amount there. The the, the quote request that initially came up, I'm not sure if there was a therefore or the one that your wife did requested Jeffrey was for 300,000. So what I can do is if you go sort of looking around that ballpark, I can start off for the purpose of the quote today at 250,000. Then if you need to make any adjustments, just let us know. We can get up with the ending \$50,000 increments anyway.

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

[3 minutes 47 seconds][Agent] : OK, Now whilst you bring it up for yourself there, I guess the reason that we ask you guys earlier questions there Jeffrey, is because our cover here, umm, it is designed to provide uh, financial protection for your dependence to a lump sum payment if you were to pass away.

[3 minutes 48 seconds][Customer] : Yeah, yeah, yeah, yeah.

[4 minutes][Agent] : Now, very simple to apply to check your eligibility with real insurance.

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

[4 minutes 5 seconds][Agent] : What we do is we take you through some health and lifestyle questions and then letting you know that if you are accepted and once you decide to commence the policy, you will be covered immediately for debt due to any calls noting that the only thing not covered is suicide in the 1st 13 months. OK.

[4 minutes 17 seconds][Customer] : Yeah, yeah, yeah.

[4 minutes 21 seconds][Agent] : And as part of the insurance as well, Jeffrey, uh, we also include for you a terminal ill advance payment. So what that means is that if you were diagnosed with 24 months illness to live by two medical practitioners, then we would actually pay you the amount in full to yourself whilst you're still alive and living.

[4 minutes 38 seconds][Customer] : Sorry. OK.

[4 minutes 39 seconds][Agent] : OK Yeah.

[4 minutes 39 seconds][Customer] : Yeah.

[4 minutes 40 seconds][Agent] : Any questions in relation to that so far?

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

[4 minutes 43 seconds][Agent] : Beautiful. Now I've got the pricing here now Jeffrey, just be mindful, you may well be aware of this stuff, letting you know that your premium is step, which means it would generally increase each as you age. Umm. In addition, this policy has automatic indexation which means each year you're benefiting that will increase by 3% with associated increases in premium. And of course, you can't opt out of these automatic indexation each year. And what I'll do there, Jeffrey, is give you the pricing not only for now but the following year as well. So it gives you an understanding as to how those premiums do change. And of course, if you need to, you can also find information about our premium instruction on our website as well. OK?

[4 minutes 52 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah.

[5 minutes 21 seconds][Agent] : But look, if you want to go for that \$250,000 as starting point, Jeffrey being one for these prices are indicative all subject to approval, but each fortnights every two weeks for that, that would work out to be \$123.65 per fortnight for you. OK. And just states that as an indication, if you make no changes to the policy, your premium next year will be \$146.19 per fortnight and then your level of cover would have also increased to \$257,500 at that stage as well. Yep.

[5 minutes 36 seconds][Customer] : Yeah, yeah, Cos I was with Australian Super and I've done them for years and years. And I put and we went, went to look at it and put it out Cos we thought we had a good coverage and I didn't have a very good coverage at all.

[6 minutes 10 seconds][Agent] : Oh my.

[6 minutes 7 seconds][Customer] : There's something about \$9000 coverage and my wife, my wife has got something like 200 and something \$1000.

[6 minutes 15 seconds][Agent] : So your cover was for 9000, was it? Yeah. As a death benefit. Ah,

fair enough. Fair enough. Ah, fair enough.

[6 minutes 17 seconds][Customer] : Yeah, yeah, which is that's why I said, well, it's not worth even having because it would it would \$9000 wouldn't pay for a funeral.

[6 minutes 27 seconds][Agent] : And I guess that's understandable in that case there, Jeffrey. So look, I guess this is all based on that \$250,000 amount option there. Would you like to look at a high or even a lower amount? Do you feel that that may be a good starting point for yourself at this stage?

[6 minutes 40 seconds][Customer] : Well, if you can SE send that through, then I can talk about to my wife and what what all with all the paperwork and all that sort of stuff, whatever we can do and then I can sit down and we can talk about it.

[6 minutes 50 seconds][Agent] : Certainly. And look, we are happy to send you all the information there, Jeffrey, to the e-mail that you left in the file. So we've got that as jjracing05@gmail.com.

[6 minutes 57 seconds][Customer] : Yep.

[6 minutes 58 seconds][Agent] : Beautiful. So please make sure the check to spend further for the first time, but I guess given just before we send it out to your software. So given that this is all subject to approval, we are happy to run you through that process today to see if you are even eligible in the 1st place.

[7 minutes 5 seconds][Customer] : Yeah, yeah, that's alright.

[7 minutes 12 seconds][Agent] : Yeah. And then if you do get approved, we can explain to yourself the what alternate pro processes we have in place and being able to get those documents out to you anyway.

[7 minutes 12 seconds][Customer] : Yeah, yeah, yeah. OK.

[7 minutes 20 seconds][Agent] : OK, so that way we can see if you're even eligible. If you're not, we'll let you know upfront. Then that means you cannot cover for you.

[7 minutes 21 seconds][Customer] : Yeah, yeah, that that's not a problem.

[7 minutes 26 seconds][Agent] : OK, beautiful. Now I've got your e-mail that we confirmed your best numbers, of course, are 0460 seven, 7003 seven.

[7 minutes 27 seconds][Customer] : Yeah, Yeah.

[7 minutes 34 seconds][Agent] : And what's your post code please? Jeffrey?

[7 minutes 38 seconds][Customer] : Northern. I'm not too sure. What if it's? I'm not too sure. One. Hang on, let me look. I don't really.

[7 minutes 50 seconds][Agent] : 6401 and let me just put that in for you. OK, 401 Northern, there it is.

[7 minutes 48 seconds][Customer] : Northern, it's 6401, 127 Duke St.

[7 minutes 58 seconds][Agent] : And just the house number and straight 9, please, in WA 7, two straight. There it is. And that's the same as your postal address as well.

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

[8 minutes 11 seconds][Agent] : Beautiful. All right, so we'll open up the application here. Now, Jeffrey, bear with me for about one minute. Got to read you these two quick paragraphs here. Simply essentially states that when we ask you these questions, if you could answer honestly and correctly for me. And Jeffrey, look, even if a question is not relevant to yourself there Sir, if you could allow me to ask each question in four, then at the end of each question, I'll prompt you to respond with a yes or no answer.

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

[8 minutes 35 seconds][Agent] : Now, if I could ask is, well, what's the the name of your super, your soft name Superfund there. The trustee for your soft name Superfund. OK. And K Rogers.

[8 minutes 43 seconds][Customer] : I think it's JJ and K Rogers, JW and K JW and K Rogers and K Rogers.

[8 minutes 50 seconds][Agent] : So JW and K Rogers and that's it.

[8 minutes 54 seconds][Customer] : I just opened it up.

[8 minutes 56 seconds][Agent] : Yeah, that's a good.

[8 minutes 55 seconds][Customer] : So yeah, my wife does.

[8 minutes 57 seconds][Agent] : So we've got again.

[8 minutes 58 seconds][Customer] : My wife does most of the stuff, mate. So yeah, because I work, I

work two weeks on, two weeks off, so I'm not out of range for two weeks and then sort of come back, you know what I mean?

[9 minutes 6 seconds][Agent] : Now that's yeah, that's all good. That's all good. So we'll put it down there for you. So we've got them as JWNK Rogers then. OK, let me just put that in. OK, Perfect. OK, So what I'll do now for you, soft Jeffrey, is bring up the application.

[9 minutes 7 seconds][Customer] : So, yeah, yeah.

[9 minutes 23 seconds][Agent] : Like I said, give us about one minute here, then we'll get cracking for you. So just give us one second. OK, So Jeff, just loading up here, it's just taking this good old time. It won't be long. OK, there we go. So this reads the following. So again, Jeffrey, please be where your calls are recorded for quality monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services.

[9 minutes 58 seconds][Customer] : Yep.

[9 minutes 58 seconds][Agent] : We will share this with your insurer and I share it with other Australian service providers for the purpose of administering your policy. Handling claims now policy tells you more. You have access incorrect your information and large complaints about breach of privacy. While 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 an initial representations. This means that you need to ensure that you understand each question I ask you, that you provide honest, accurate, and complete answers. And let's ask each question in full. Even if you have provided some information to us in any early discussions you've had, if you do not take reasonable care, you may break your duty. And if this happens, your insurer might be entitled to cancel your policy, decline a claim, or make adjustments to the terms and conditions of your policy. So to confirm that, Jeffrey, do you want to stand and agree to your duty, yes or no?

[10 minutes 48 seconds][Customer] : Yes.

[10 minutes 48 seconds][Agent] : Thank you. Now the first question is in regards to COVID-19 and it does ask, 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? Yes or no?

[11 minutes 1 seconds][Customer] : No.

[11 minutes 2 seconds][Agent] : Perfect. Now starting in my application here, may I? Jeffrey, the first question waits for you. Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia, Yes or no?

[11 minutes 14 seconds][Customer] : Yeah, yeah. Bornbury.

[11 minutes 17 seconds][Agent] : Oh, sorry, just a yes or no sorry question.

[11 minutes 18 seconds][Customer] : Yes, yes.

[11 minutes 18 seconds][Agent] : Sorry, beautiful. Now the next question it reads, does your work require you to go underground, work at heights above 20 minutes, doctor depths below 40 minutes, use explosives or travel to areas experiencing war or civil unrest, or work offshore? Yes or no. Now the next section is in relation to your heights and weight. Please be aware that I'm required to turn a confident single figure measurement for each in order to continue the application. The system does not allow me to enter any approximate figures, words or height and weight range. So Jeffrey, what is your exact height in either centimeters or feet inches place? Thank you. And with your weight, what is your exact weight in KG stones or pounds please? Yeah. And what measurements that in? Oh, beautiful, thank you. So the next question just asks, have you experienced any unexplained weight loss of more than 5 KGS in the last 12 months CSR? To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS CSR.

[11 minutes 34 seconds][Customer] : No 5 foot 11, 102, 102 kilos No, no.

[12 minutes 22 seconds][Agent] : Do you have definite plans to travel or reside outside of Australia IE books or will be booking travel within the next 12 months? CSR? And do you have existing life insurance policies with other life insurance companies with the combined total sum insured of more than \$5,000,000 yes or no?

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

[12 minutes 41 seconds][Agent] : Perfect. So nearly on the half by Mark Jeffrey. This is the health part. So this section here will be asking just one question at the start. I'll then follow up with a series of health conditions and after each lot of conditions I will prompt you for that yes or no again.

[12 minutes 44 seconds][Customer] : Yeah, yeah, yeah.

[12 minutes 54 seconds][Agent] : So the question does read for you, have you ever had symptoms of being diagnosed with or treated for or intent to seek medical advice for any of the following? So the first one it reads cancer, trauma, molar cyst, including skin cancer, sunspots, Melanoma or leukaemia. Yes or no? Have you ever had an abnormal PSA test or an enlarged prostate? Yes or no Stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure Yes Honor. High cholesterol, thyroid condition, or neurological symptoms such as dizziness or fainting, yes Honor. So are they to use raise blood sugar, impaired glucose tolerance or impaired fasting glucose? Yes Honor. Hepatitis in disorder of the liver, stomach, bile, gallbladder, or pancreas Yes Honor. Epilepsy medicine, neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease, or paralysis yes Honor. Anxiety, depression, or stress, require medical treatment or any other mental health disorder, yes Honor. Any illegal drug use, abuse prescription medication, or receive medical advice for counseling for alcohol consumption Yes, Honor. Disorder of the kidney or blood in Yes, Honor. Blood disorder or disease? Yes, Honor.

[13 minutes 12 seconds][Customer] : No, no, no, no, no, no, no, no, no, no, no, no, no.

[14 minutes 15 seconds][Agent] : And the last one on this page, Jeffrey reads asthma or other respiratory disorder excluding child with asthma. Yes or no? Beautiful. Thank you. Now we're up to the back end here now, Jeffrey, just a handful to go and we're done. So this next question reads, other than what you have already told me about in the past three years, have you sought medical advice or treatment by medical practitioner specialists? Are you awaiting results for any medical tests? Are investigations such as but not limited to any surgeries, X-ray scans, blood tests or biopsy, Yes or no?

[14 minutes 23 seconds][Customer] : No, I hadn't. No, I can't think of, me, me just trimmed up on my knees. That anything.

[14 minutes 58 seconds][Agent] : Yeah, yeah. So we'll disclose it here for yourself, Jeffrey. So in regards to that, I was going to ask what condition required the medical examination or advice. So

when you say to do with the knee, what was it that they did to the knee there?

[15 minutes 9 seconds][Customer] : I just did a keyhole and just trimmed up a little bit underneath the kneecap.

[15 minutes 15 seconds][Agent] : OK, no worries.

[15 minutes 16 seconds][Customer] : Another series.

[15 minutes 16 seconds][Agent] : So we've got that here as other Yeah. So we've got the he and the knee joint disorders, including, uh, surgery as well. That would be for that purpose. Is that right?

[15 minutes 26 seconds][Customer] : Yeah.

[15 minutes 26 seconds][Agent] : Beautiful. No, that's all good. So that's, uh, on the list here anyway, so that doesn't affect the outcome of the application, uh, because that is on the list here. So that's fine. Now the next question.

[15 minutes 35 seconds][Customer] : How far do you how, how far do you go back on that?

[15 minutes 38 seconds][Agent] : Oh, so this one here.

[15 minutes 40 seconds][Customer] : Oh, yeah, No.

[15 minutes 39 seconds][Agent] : So this is over the last three years, but even if it was, even if it was within the last three years, that's on the list anyway.

[15 minutes 47 seconds][Customer] : Yeah.

[15 minutes 44 seconds][Agent] : So that doesn't affect the application of such anyway, OK.

[15 minutes 47 seconds][Customer] : OK.

[15 minutes 47 seconds][Agent] : Because we understand that you don't need problems and things like that commonly happens in that regard.

[15 minutes 48 seconds][Customer] : Yeah, Yeah.

[15 minutes 51 seconds][Agent] : So that's fine. Now moving forward, Jeffrey, other than what you have already told me about, are you contemplating seek medical advice for any symptoms you're currently experiencing within the next two weeks, Yes or no? And 3rd last question that we've done today, to the best of your knowledge of any of your immediate family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyposis?

[16 minutes 2 seconds][Customer] : No, I'm adopted. So no, he no history.

[16 minutes 16 seconds][Agent] : Yes, I know. OK. Now in that case, then in that case you like conflict because it does back to the best of your knowledge anyway.

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

[16 minutes 28 seconds][Agent] : OK, so, so I do apologize. Jeffrey said that way. That is the context of the question. So for that question, that's a yes or a no.

[16 minutes 27 seconds][Customer] : No, no.

[16 minutes 33 seconds][Agent] : Sorry, beautiful. Now second last question, rates to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other heritage disease price age 60, yes or no, Beautiful. And last of all there, Jeffrey, this is the last question and it rates other than one off events gift certificate vouchers. Do you engage in or in terms of engage in any of the following aviation other than as a fare paying passenger on a recognized airline, neither racing, parachuting, mansionary, up siding, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity. Yes or no?

[16 minutes 45 seconds][Customer] : No, I race Speedway, but it's not very often. But yeah, probably I race twice in two years in one one year.

[17 minutes 19 seconds][Agent] : OK. And So what activity was that for? Sorry. OK, just have a look here for you.

[17 minutes 18 seconds][Customer] : But yeah, Speedway, it's not like a full on thing. It's like a historical thing.

[17 minutes 31 seconds][Agent] : OK, OK, fair enough. And that's all good. So let me just disclose that for you. And with those two previous questions, you did mention the Jeff that you're adopted in that regards. So even if you put it just to be on the safe side, that doesn't affect anything so far as well.

[17 minutes 39 seconds][Customer] : Yep, Yep.

[17 minutes 44 seconds][Agent] : So in reference to that speed racing, what I'll do is that does actually come up here in terms of the having to put a yes there for you. So even because you do it

more than as a wonderful event, even if it's something like once a year, we're disclosing here.

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

[17 minutes 59 seconds][Agent] : And if you get to per, then at least you know if something happens to yourself while you're doing those activities in your cupboard as well, even though you may have that risk involved, if that makes sense.

[18 minutes 8 seconds][Customer] : OK then. Yep, Yep.

[18 minutes 8 seconds][Agent] : OK, so it's just asking, Jeffrey, based on your response, please answer yes or no for each of the following. And I'm going to read you all these conditions individually and the first one also all these activities in the vision and the first one reads aviation other than it's a fare paying passenger or crew for a recognized passenger airline. Yes or no? Uh, mother, I'm sorry. Naturally rock climbing or AB sailing, Yes, I know. Long distance sailing, yes, I know. Hang Gliding, excluding one time glides, yes, I know. Skydiving or parachuting, excluding one time jumps, yes, I know. Scuba diving, yes, I know.

[18 minutes 27 seconds][Customer] : No, no, no, no, no, no.

[18 minutes 47 seconds][Agent] : Umm Motorsports excluding recreational trial bike riding, yes or no?

[18 minutes 53 seconds][Customer] : Yes.

[18 minutes 54 seconds][Agent] : OK, and it's just asking are your Motorsports activities limited to, and there's just the whole list here and it's got auto cross hill climbs, gym Canis, cartoon sprints, only rallies, drag racing, umm, reliability trials, yes or no. OK, let me have a look here for you. So in that case, because it is not one of those things, just there is an exclusion that comes up to let you know for that activity. And it rates that no life benefits will be payable under this policy, uh, for any time arising as a result of or PR of practice for or participation in motor sports. OK, so that's actually comes up due to those activities that you do there moving forward. And besides the race and the Jeffrey, uh, other hazardous pursuits or sports, yes or no? OK. And that is the end of the application. So let me just submit that for yourself. That'll come through shortly with a response and then we'll let you know what the outcome is moving forward. OK Won't be too long.

[19 minutes 10 seconds][Customer] : No, no, yeah.

[19 minutes 52 seconds][Agent] : Thank you. OK. Yes, so as suspected there Jeffrey. So the good news is the application has come back as approved. OK. So the only change that there was was the exclusion that I that I did read that for you due to that notice sports that you do. But the other great news is that there was actually no added umm premiums to that. So there was no loading add at all. So it still remains at that same premium moving forward for you. OK, but it's been approved nonetheless. And now that it's been approved there, Jeffrey, umm, I did mention to yourself before that, you know, we are happy to get the information sent out for you to review with your wife if you need to. But given that you've been given the green light here, there is a alternate process that we have in place where we can actually get yourself covered over the phone tonight where basically we send you the documents to you as an actual policy. And then you know, Jeffrey, that the policy does give you a 30 day calling off. As well. In case you guys for that it's not suitable, you can simply give us a call, apply to cancel that policy and any premiums that you've paid in that time gets refunded back to you in full as long as the claim hasn't been made, of course. OK, so Yep.

[20 minutes 27 seconds][Customer] : OK, yes, yeah, yeah, yeah. I'm just enquiring. So you we we self super fun. What what what is that? I'm not entitled to what that because my wife's been doing all that. So can can they pay it?

[21 minutes 26 seconds][Agent] : So basically if it's done through the soft money Superfund, OK, basically what we can do is the soft money Superfund generally may be linked to like a direct bank account specifically for that account, right? For that soft manage, essentially you can use that. That's the account that that would need to be used to be able to pay for the actual policy moving forward.

[21 minutes 29 seconds][Customer] : Yeah, yeah, Alright, yeah, just yeah. I just need to just send it out.

[21 minutes 55 seconds][Agent] : OK.

[21 minutes 52 seconds][Customer] : Just send it out and I'll speak to my wife tonight.

[21 minutes 56 seconds][Agent] : Look, if that's the case, Jeffrey, I know that your wife does a lot of

that work there that you're saying to do luck with the admin stuff, right. So what I'm going to do is actually send you that the information for you. It's going to have an option for you guys to finalize online yourself.

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

[22 minutes 10 seconds][Agent] : OK, so when you read through it with your wife, if you guys are happy to proceed with it, all you do is you click the buy now button and then when he asks you for a password to let you know it's going to be your date of birth and then what? It will then prompt you to put in your payment date of your choice and the payment method. Then your wife should have those details with the bank account with the SMSS, and then it'll bring up the terms and conditions for you. And then once you actually accept that, it will actually activate the policy in place. So you'll be covered straight away. OK, so I'm going to send that to your e-mail now. Just be mindful that it may get to your spam folder just for the first time. So please do check your junk and spam folder there. Jeffrey, if there's any questions at all, my name's Francis. Feel free to reach back out. And look, I know that you said that you're 2 weeks, I'm two weeks off. Are you, if we don't receive that back from you as an activated policy by this evening, are you going to be available on Friday to touch base to see if you have to do it with this over the phone then?

[22 minutes 31 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah. I'll just. That's why I have to.

[23 minutes 12 seconds][Agent] : Oh, beautiful. So in that case, I've just requested for that to be sent out to yourself.

[23 minutes 10 seconds][Customer] : Not this Friday, next Friday, alright?

[23 minutes 16 seconds][Agent] : Jeffrey, have a chat to the wife if you have to go ahead, just do it online yourself. And if we don't receive that back by Friday, we'll touch base the same time on Friday morning. OK.

[23 minutes 24 seconds][Customer] : OK. And thank you, Francis.

[23 minutes 25 seconds][Agent] : You're welcome, Jeffrey. All the best to you, Sir. Thank you so much.

[23 minutes 25 seconds][Customer] : Alright, OK, bye.

[23 minutes 28 seconds][Agent] : Bye now.