[9 seconds][Customer] : Hello. Quinn speaking.

[11 seconds][Agent] : Hi, it's back calling you from real Insurance running if I Connor was available please.

[17 seconds][Customer] : He that's my husband. He's on another number. Is it possible to have the discussion with me or you need to talk to him?

[26 seconds][Agent] : So ultimately there we take him through the application. I'm happy to have a conversation with you in regards to this one and I can arrange to call him back at a more suitable time.

[34 seconds][Customer] : Sure. I'm Cos I'm just hoping to get quotes at this point. So yeah, if you're happy to do the early chat with me, that would be good.

[43 seconds][Agent] : Surely I was supposed to let you know that all of our calls recorded. Any advice that I do provide is gentle in nature and may not be suitable to your situation.

[53 seconds][Customer] : Yep.

[50 seconds][Agent] : Now I have these details here as Connor Blake and the 2nd to the 3rd 1997 and we've got him down as well as a male Australian resident.

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

[1 minutes 2 seconds][Agent] : Beautiful. So what's made you sort of think, talk into the life insurance for him there? Ah, congratulations.

[1 minutes 8 seconds][Customer] : Well, I'm about to have a baby, so thank you for just doing all the K kind of life prep.

[1 minutes 16 seconds][Agent] : Of course, no problems.

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

[1 minutes 19 seconds][Agent] : So just looking to protect him there for the future in case something was to happen.

[1 minutes 18 seconds][Customer] : So, yeah. So I mean, he's he's the main income earner.

[1 minutes 26 seconds][Agent] : Yep, Yeah.

[1 minutes 27 seconds][Customer] : So an option of of just him and then both of us as well is a

separate option.

[1 minutes 32 seconds][Agent] : So you can definitely do a, you can definitely do a joint or two single policies there. So with this one, what I'm here to do is obviously give you a bit of a rundown on what the insurance is going to provide. And then what we can do is jump into some pricing and see if we can find something suitable.

[1 minutes 48 seconds][Customer] : Right.

[1 minutes 50 seconds][Agent] : You said the line just broke out. Sorry.

[1 minutes 52 seconds][Customer] : Sorry. Yes, that sounds great.

[1 minutes 54 seconds][Agent] : Yeah, that's OK. No problems at all. So look, and firstly as well, I specialize in the real life and also income protection insurance. I'm obviously here to run you through what the cover's gonna provide and we can hopefully run through some pricing. So look what the covers, they're designed to do is provide the financial protection for your loved ones through that lump sum payment if you were to pass away. Now, when they do call us up, we're not gonna tell them what to do with the money. So you know if at the time if he's passing it might need to go into covering for a mortgage or a loan or even for his family just to set themselves up there for the future.

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

[2 minutes 26 seconds][Agent] : That's very easy to apply. We're just asking some health and muscle questions over the phone to see if he would be approved.

[2 minutes 32 seconds][Customer] : OK.

[2 minutes 32 seconds][Agent] : Now if you are accepted and once you decide to commence the policy, you will be covered immediately for death due to any cause. The only thing not covered is suicide in the 1st 13 months.

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

[2 minutes 45 seconds][Agent] : Now in addition, there is a terminally ill advanced payment included in the cover, which means if you were diagnosed with 12 months or less to live by a medical practitioner, we can pay the claim directly to him in full whilst he is living.

[2 minutes 45 seconds][Customer] : OK, OK.

[3 minutes 1 seconds][Agent] : Now let's jump into some processing. So has kind of had a cigarette in the last 12 months.

[3 minutes 8 seconds][Customer] : No.

[3 minutes 9 seconds][Agent] : Beautiful. All right, so I'm just going to let this one out where the umm kind of would be eligible between 100,000 up to the maximum there of $1 million of the cover. So what level were you thinking that would be suitable for him there?

[3 minutes 26 seconds][Customer] : I think just 500 would be fine. Thank you.

[3 minutes 29 seconds][Agent] : Yep. Let's have a look at that one for you. So if we're looking at the 500,000, it's going to be on a fortnightly premium. That one's going to work out to be $22.55 per fortnight for that one there and that's going to cover him for the 500,000. How's that one sounding?

[3 minutes 44 seconds][Customer] : OK, that sounds OK.

[3 minutes 58 seconds][Agent] : OK.

[3 minutes 52 seconds][Customer] : There were a few other providers that I've spoken to that that were a bit cheaper than that so.

[4 minutes 1 seconds][Agent] : And have you gone through the, do I have like a, a series of medical HH? What's their sort of application. Like.

[4 minutes 6 seconds][Customer] : Not well, yeah, not like a full. It was just the basic questions that that you just asked. So SMO smoking being the only like health related one.

[4 minutes 14 seconds][Agent] : OK, right. OK.

[4 minutes 21 seconds][Customer] : Yeah. And, and am I right in saying as well, if we add on the income protection, that jumps the price really dramatically, doesn't it?

[4 minutes 30 seconds][Agent] : So that would, uh, obviously it's, so the income protection, that's a separate policy to the, uh, life insurance. But with that one there, I would need to speak to him to run through quite some problems because we need, we do need to figure out, you know, annual income, what he does for a job. That's not something that we can ask you. So we have to do that directly through him.

[4 minutes 35 seconds][Customer] : Yeah, sure, sure. OK Alright then $22.00 per fortnight just for him. And then what? What would it be if we added me onto it as well?

[4 minutes 53 seconds][Agent] : Yep, Yep. So what was your first name?

[4 minutes 59 seconds][Customer] : Clare.

[5 minutes 2 seconds][Agent] : Yeah. And your last name, please.

[5 minutes][Customer] : Clare Blake as well.

[5 minutes 6 seconds][Agent] : Beautiful. And your date of birth there, please. Clear.

[5 minutes 9 seconds][Customer] : The fifth of the 8th, 1996.

[5 minutes 12 seconds][Agent] : Beautiful. And can I confirm you're a female Australian resident?

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

[5 minutes 17 seconds][Agent] : Beautiful. Let's pop you in here. All right. And have you had a cigarette in the last 12 months? Thank you. And what would you be looking at the same amount of cover for yourself there as well?

[5 minutes 25 seconds][Customer] : No, Yes, yeah.

[5 minutes 30 seconds][Agent] : Yep, no problems at all. All right, let me just pop that one in. All right, So if we're looking at the half a million each, I'm just going to still just generating.

[5 minutes 49 seconds][Customer] : Yep.

[5 minutes 46 seconds][Agent] : Just give me two seconds, all right. So if you're looking at the half a million each on a total 4 nightly premium, that one is going to work out to be, uh, $37.98 per fortnight. So you also work out at $15.43, uh, per fortnight for that one there.

[6 minutes 8 seconds][Customer] : OK. Alright. So 37 the bow.

[6 minutes 8 seconds][Agent] : Yep, correct.

[6 minutes 12 seconds][Customer] : OK, lovely. Is this all saved?

[6 minutes 16 seconds][Agent] : Yeah, definitely.

[6 minutes 15 seconds][Customer] : If we were to call back up, it's saved against her name. Yep. OK, great. Thank you very much for your help.

[6 minutes 17 seconds][Agent] : So of course, no problems at all, no worries, bye bye.

[6 minutes 23 seconds][Customer] : OK, bye.