

[4 seconds][Agent] : Yeah. Hello. Hi, Barbara. It's Anthony from Real Insurance. Following up with you, man. How are you?

[12 seconds][Customer] : Hello, I dropped out yesterday. Yeah.

[19 seconds][Agent] : Yeah, we did. We. I'm not sure what happened there. I'm so sorry, umm, umm, for that, uh, just a freak accident there. But, uh, Barbara, please that all calls are recorded and any advice we provide is generally nature may not be suitable to your situation. We can get back to where we were. Umm, just needed you to confirm your first name, last name and date of birth again.

[38 seconds][Customer] : Barbara and I have a ring 41234.

[43 seconds][Agent] : Now your middle name is a mandatory on our side of things. Do you want me to include it or just have it as first and last name?

[49 seconds][Customer] : Oh just first e-mail.

[51 seconds][Agent] : Yeah.

[51 seconds][Customer] : Yep.

[52 seconds][Agent] : And November, of course. You are a female Australian resident. Yes or no? OK, lovely. So let's start with your postal address. I didn't get to get that down. What was your post code out there for the physical copy to come out? Yep. And then what was the, uh, postal address, please?

[56 seconds][Customer] : Yes, 5008 Unit 21A Cavendish Ave., Devon Park.

[1 minutes 14 seconds][Agent] : Yep, here it is. Beautiful SA, of course. Yep. All righty. OK, so let's bring that back up here for you now levels of cover, you can choose \$10,000 up to \$100,000. Uh, we looked at the 20,000 for you and that was manageable for you for now at \$87.06 for that, correct.

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

[1 minutes 46 seconds][Agent] : OK, all that's left to do to go to the health and lifestyle questions now, it'll take about 5 minutes and if you're approved, we'll get that one sorted for you over the phone. But again, please, not all calls are recorded and any advice we provide is generally in nature and may not be suitable to your situation. I'll recap how it all works for you too, just to refresh your memory. Really easy to apply for, ask you to serve a yes or no questions over the phone today and

that will determine your approval. And Barbara, if you are accepted and once you commence the policy for the 1st 12 months, you'll be covered for accidental death only for the 1st 12 months to be covered for death due to any cause. In addition, there is a terminally ill advanced payment included in the cover, which means after holding your policy for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, then we'll pay out your claim in full to help with the medical costs and to ensure you receive the best care possible. And this policy will give you a 20. Sorry. This policy will cover you for a 20 year term or until the 85th birthday, whichever occurs first. And at this time a life insurance benefit expires. Your premiums will cease but and your cover will automatically convert converts to a final expenses benefit, which is 20% of your life insurance. Madam covers you for a further 10 years and if you were to pass away an additional cost to you during this 10 years, you also have an option to cash out half the final expenses benefit and then your policy altogether. As far as the features there, Barbara, again, does that make sense?

[3 minutes 11 seconds][Customer] : Yes.

[3 minutes 11 seconds][Agent] : Beautiful. And keep in mind as well, and I've told you before, your premium is steps, which means it will increase each year. I'll just give you an indication again. So we're all on the same page as an indication, if you make no changes to the policy, your premium next year will be \$88.80 a fortnight. You can also find information about our premium structure on our website, but we'll go ahead and answer those questions now and see how you do. I'm going to read you a small free underwriting disclosure statement to frame the questions up first. So bear with me, just ask. I will just read. Please be aware all calls are recorded for quality and monitoring purposes. Any advice we provide is general in nature and may not be suitable to your situation. We collect your personal information to provide insurance quotes, issued cover and other related services. We will share this with your insurer and make sure with other Australian service providers for the purpose of administering the policy or handling claims. Our privacy policy tells you more including out of access and correct your information and lodge complaints about breaches of privacy. By proceeding you understanding you are applying to purchase a life insurance policy and

as such that you need to take reasonable care to not make any misrepresentations. This means you need to sure 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 early discussions you've had. If you do not take reasonable care, you may reach your duty. And if this happens, you're insurer may be entitled to cancel your policy, decline or claim or make adjustments to the terms and conditions of your policy. So probably the yes or no. Please you understand and agree to your duty. Yes or no?

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

[4 minutes 35 seconds][Agent] : Thank you so much. And also just with that, you can also find information about our premium structure on our website. As far as the seven questions, those are ready to go. Here's the first one. In the last five years, have you been admitted to hospital as an impatient because of a heart attack, heart failure or a stroke? Yes or no?

[4 minutes 53 seconds][Customer] : No.

[4 minutes 53 seconds][Agent] : In the last five years, have you been admitted to hospital as an impatient because of the lung disease? Other than for asthma, pneumonia is the only conditions yes or no 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, yes or no? Do you have a renewal kidney condition that currently requires dialysis or transplant or a doctor as advisor will be required in the future, yes or no? Do you have a liver condition that will require a transplant in the future, yes or no? No.

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

[5 minutes 25 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for as a or as a doctor advised you to be tested for? Not in your own disease or in the form of dementia, including Alzheimer's disease? Yes or no? In the last five years, have you attempted suicidal, been hospital or have you been hospitalized for a mental health condition? Yes or no?

[5 minutes 33 seconds][Customer] : No, no.

[5 minutes 40 seconds][Agent] : Wonderful well that's the hard part I've been done with Barbara and I can tell you straight away you've got nothing to worry about OK you've been fully approved for the real term life cover. The underwriters are happy to take you on board at the \$20,000 of cover. And so as promised what we'll do now is we'll go ahead and organise to send out the policy to you in full e-mail copy will be out in about now's time physical copy in about three to five business days. Now we don't require you to make any payments today Barbara, we'd much rather you select the date in the future that's comfortable for you and then from that first payment date onwards you do get a 30 day calling off. Just in case you do change your mind. So today is the 17th of July. It's a Wednesday, probably. You pick the day. What day would you like that first payment to come out? Friday. Yep.

[6 minutes 23 seconds][Customer] : Oh, Friday would be a good day.

[6 minutes 25 seconds][Agent] : Which Friday? This one, Next one in a particular.

[6 minutes 27 seconds][Customer] : Yeah, well, I get paid this Friday.

[6 minutes 31 seconds][Agent] : You want to do this Friday, 19th? Yeah. All right. OK. That's the 19th of July 2024. And every fortnite on the Friday.

[6 minutes 33 seconds][Customer] : Yeah, Alright, yes.

[6 minutes 40 seconds][Agent] : And did you have an e-mail address by any chance? Barbara? That's OK.

[6 minutes 43 seconds][Customer] : No, I'm not online as I said that yesterday.

[6 minutes 45 seconds][Agent] : Yeah, it's OK. No problem. We just wanted to double check that. So, Barbara, we can note down your bank detail now. We can either note down a Visa or a MasterCard or a BSP. An account number.

[6 minutes 52 seconds][Customer] : No, I don't go with MasterCard or anything.

[6 minutes 55 seconds][Agent] : Yes.

[6 minutes 55 seconds][Customer] : I just just just go with my bank.

[6 minutes 56 seconds][Agent] : Just go with my BSP an account.

[7 minutes][Customer] : I've gotta find my bank details now.

[7 minutes 2 seconds][Agent] : That's all right.

[7 minutes 3 seconds][Customer] : Sorry.

[7 minutes 3 seconds][Agent] : Take your time. No, don't be sorry. You take all the time.

[7 minutes 7 seconds][Customer] : I had them here yesterday for you. So they don't work with them.

[7 minutes 9 seconds][Agent] : I'm sorry. Yeah. I don't know what happened. I just, uh, do you have maybe maybe it's like a reception thing? Because I remember I was trying to put your address in.

[7 minutes 16 seconds][Customer] : I believe this guy.

[7 minutes 18 seconds][Agent] : Yeah.

[7 minutes 19 seconds][Customer] : I do have a problem with this spine.

[7 minutes 22 seconds][Agent] : Phone. OK.

[7 minutes 25 seconds][Customer] : Hang on. Oh, do you? I don't know what it's done with those bank days business. I've got an appointment and I've did. I've got to bring up with that.

[7 minutes 45 seconds][Agent] : Take your time. If you need to put the phone down, no problem. I'll wait right here for you. That's fine.

[7 minutes 48 seconds][Customer] : So go ahead and look at another visa.

[7 minutes 49 seconds][Agent] : Yeah, yeah, Yeah. No worries. Yeah. Yeah. None. No, I can't find.

[9 minutes 52 seconds][Customer] : No, I can't find the papers anywhere and I'm going with bank tomorrow. Did you want to call me back tomorrow afternoon and I can have them?

[10 minutes][Agent] : I'm going to call me back tomorrow afternoon and I can have them. Umm, OK, you, you, you said you had them yesterday.

[10 minutes 13 seconds][Customer] : Yeah, I did. But my my start's really not good and I put them down somewhere and can't find them.

[10 minutes 12 seconds][Agent] : Umm it do you, do you know where the is there any time? Uh, yeah.

[10 minutes 23 seconds][Customer] : I'm just looking to start again.

[10 minutes 30 seconds][Agent] : Take your time. Take your time.

[11 minutes 2 seconds][Customer] : No, I can't find them at all. I've just start writing them down on

something else.

[11 minutes 13 seconds][Agent] : Did you have maybe like just a bank statement or something lying around?

[11 minutes 9 seconds][Customer] : So what I've got with you, That was what I had yesterday. And his face.

[11 minutes 21 seconds][Agent] : What bank are you? What bank are you with?

[11 minutes 20 seconds][Customer] : But you know, no, I need to to make it.

[11 minutes 23 seconds][Agent] : Barbara, what bank are you with?

[11 minutes 25 seconds][Customer] : Hello, Commonwealth.

[11 minutes 28 seconds][Agent] : OK. Do you want me to transfer you through to them and you can get it?

[11 minutes 32 seconds][Customer] : No, I I've got, I've got to go out soon.

[11 minutes 41 seconds][Agent] : OK. How about later today? Can we at least at all give you a call back in the afternoon to finalize today?

[11 minutes 36 seconds][Customer] : I've got a specialist appointment, like, yeah, but I'm not going on the bank today.

[11 minutes 50 seconds][Agent] : I'm not going anywhere.

[11 minutes 48 seconds][Customer] : I'm not going anywhere today. Tomorrow's fair before me.

[11 minutes 54 seconds][Agent] : OK? Yeah, that. OK. That's perfect. Then, Barbara, one thing you mentioned before about your eyesight there, just wanted to confirm that when we do send eventually send out the policy too, that you do have someone there that they can help you read over with you. OK. Beautiful. Beautiful.

[12 minutes 5 seconds][Customer] : Well, yeah, I'll get my daughter to do it in the afternoon. Would be. There's something here. No, no, that's not easy. No, sorry. No. Yes, in the afternoon would be good.

[12 minutes 8 seconds][Agent] : Now, tomorrow, what time, Barbara, can I call you back in the afternoon? What time can I do 3:30?

[12 minutes 29 seconds][Customer] : Yeah. Lovely. All right.

[12 minutes 30 seconds][Agent] : OK, I'll call you back and no worries. Bye, bye.

[12 minutes 32 seconds][Customer] : Well, Yep.

[12 minutes 33 seconds][Agent] : If you do find it right and you want to just call us back, I can give you a number and your client ID reference number and you can call us back. I'm here till 5:00 PM. Sorry, 4:00 PM. Do you want to do you want to write that down? There's 1-3 hundred 367325. You still there?