

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

[11 seconds][Agent] : Scott, hi. Good morning, Sir. Frank. Yeah. Hello, Scott.

[14 seconds][Customer] : Yes.

[17 seconds][Agent] : Yeah, Hi, Scott.

[17 seconds][Customer] : Ye.

[17 seconds][Agent] : Good morning, Sir. It's Francis. He calling from Australian Seniors Insurance.
How are you?

[22 seconds][Customer] : Yeah. Good. Thank you.

[24 seconds][Agent] : Excellent. Good to hear.

[32 seconds][Customer] : Yes.

[26 seconds][Agent] : Scott, we received your expression of interest last night, Sir, in reference to our life insurance and we'll following that up with yourself there today basically to be able to provide you with that pricing and see if we can help answer any questions that you might have as well in reference to that now. So thank you. Now so that I can do that. This call, please just let all calls are recorded, Sir. And any advice I'll provide is general in nature and may not be suitable to your situation. I've got some information here that you left on file. I'll just confirm I'm speaking with Mr. Scott Ralston, is that correct? Thank you. And your date of birth, So you got as the 1st of August 67. Thank you. And confirm that you're of course a male and an Australian resident as well, please.

[42 seconds][Customer] : Yeah, yes, yes, yes, that's correct.

[1 minutes 15 seconds][Agent] : Thank you. May I ask, I can see that you have our funeral insurance as well, Sir.

[1 minutes 23 seconds][Customer] : Yep. Ah, just been wanting to do it for a long time but umm just never got around to it and you know, getting older as well.

[1 minutes 20 seconds][Agent] : So I thank you so much for that And thank you for in the inquiry for the life insurance, uh, what's what's prompted you there to look into life insurance for yourself at this point in time, Sir, Just I've been wanting to do it for a long time, but never go around, Sir, You know, getting older as well. Yeah, we get that quite a lot. We don't get any younger these days. Do it's got

and in and in terms of who that money would be left to, Sir, And was there anyone there in particular? Was it like a partner or children or anyone that you had in mind that you were leaving that to?

[1 minutes 40 seconds][Customer] : Suppose yeah, it would would be my my partner and a couple of my kids.

[1 minutes 56 seconds][Agent] : Yeah, it would would be OK, Beautiful and we'll explain to yourself shortly the reason. While we ask that question there. May I ask Scott, can I also please confirm, have you had a cigarette in the last 12 months?

[2 minutes 14 seconds][Customer] : A what?

[2 minutes 16 seconds][Agent] : Sorry, have you had a cigarette in the last 12 months? Beautiful. Now, in terms of the level of cover that you can apply for with Australian seniors you may have seen you are eligible from \$10,000 up to \$200,000. Sir, do you know how much you would like to leave for your partner and kids there at this stage?

[2 minutes 19 seconds][Customer] : No, yes, I I think I went to the 200,000.

[2 minutes 37 seconds][Agent] : Uh, I think I went to the 200,000. OK, so let's bring it up for the \$200,000 for you.

[2 minutes 54 seconds][Customer] : Right.

[2 minutes 46 seconds][Agent] : And if you need to make any adjustments to that to bring it down, umm, you can do so in \$10,000 amounts if you need to, because we of course want to help find something that you're comfortable with based on suitability and affordability, of course. OK.

[2 minutes 57 seconds][Customer] : Yeah, of course. Yeah, yeah.

[3 minutes 1 seconds][Agent] : Now Scott, whilst that price is coming up there, Sir, just very quickly to explain to you sort of how the policy works and how you'll be covered now with our Australian Seniors life insurance. Yeah. The reason why I asked you those previous questions about who that would be left to is because it is of course, designed to help provide financial protection in this case for your partner and children. It is paid as a lump sum payment if you were to pass away before your 85th birthday when the policy ends.

[3 minutes 29 seconds][Customer] : Yep.

[3 minutes 29 seconds][Agent] : Now, if you happen to pass away as a result of an accidental death, that payment would triple.

[3 minutes 36 seconds][Customer] : Right. Yep.

[3 minutes 36 seconds][Agent] : OK, now I understand that you've already got our funeral insurance like I mentioned.

[3 minutes 42 seconds][Customer] : Yes.

[3 minutes 41 seconds][Agent] : However, it does come with a funeral component as well.

[3 minutes 45 seconds][Customer] : Right. Right. Yeah.

[3 minutes 45 seconds][Agent] : And what this is, it's actually 20% of the benefit amount that we leave to your family as an advance payment to help pay for those funeral or finals expenses as well for when that time comes.

[3 minutes 56 seconds][Customer] : Yep.

[3 minutes 57 seconds][Agent] : OK, now very simple to apply. What we do is we take you through eight health questions and a COVID question and takes about two to three minutes. And at the end it lets us know if you approved the unsuccessful Scott.

[4 minutes 11 seconds][Customer] : Right.

[4 minutes 10 seconds][Agent] : Now, if you are accepted and once you commence the policy, you will be covered immediately for death due to any cause except suicide in the 1st 13 months. OK. So basically, I mean, there's no waiting period for death due to natural causes or accidental death, so long as it's not suicide in the 1st 13 months. You have that piece of mind knowing that you're covered from day one. OK.

[4 minutes 21 seconds][Customer] : Yep, Yep, Yep.

[4 minutes 33 seconds][Agent] : Now the last benefit there, Scott, is basically a term or advance payment, Sir, which means that if you were diagnosed with 24 months or less to live by a specialized medical practitioner, that amount that you're covered for, we would pave that to you in full to yourself whilst you're still alive and living.

[4 minutes 52 seconds][Customer] : Right. OK.

[4 minutes 52 seconds][Agent] : OK, Now that's pretty straightforward. Or any questions in relation to that at all?

[4 minutes 56 seconds][Customer] : No, that's no, that's straightforward.

[4 minutes 59 seconds][Agent] : Beautiful. Now look, given that you do have the funeral insurance there, what I'm gonna read you here now, Scott, is mostly out of courtesy to you because it's your choice to make it end of day, whether you keep that or or not, you need to decide that for yourself.

[5 minutes 13 seconds][Customer] : Right, right.

[5 minutes 13 seconds][Agent] : But letting you know that if you are replacing an existing policy, Sir, we recommend that you do not cancel that policy until your application has been approved and you have reviewed this policy as your new policy may not be identical to existing cover.

[5 minutes 28 seconds][Customer] : Yep.

[5 minutes 28 seconds][Agent] : And of course, knowing that, you should also consider the benefits that may not apply or waiting periods that may start again.

[5 minutes 35 seconds][Customer] : Right. OK. Yeah, Yep.

[5 minutes 35 seconds][Agent] : OK, now I've got the pricing here for yourself now. So basically based on that \$200,000 amount there, it does show here that it works out to be just under \$80.00 per week.

[5 minutes 56 seconds][Customer] : Right.

[5 minutes 49 seconds][Agent] : So each fortnight it works out to be \$158.59 per fortnight for you based on the 200,000 dollar amount that you requested.

[5 minutes 59 seconds][Customer] : Yep. Right.

[6 minutes][Agent] : And letting you know as well, Scott, that your premium expect, which means it will increase each year and I'll let you know what the pricing is for next year as well. OK.

[6 minutes 10 seconds][Customer] : Yep.

[6 minutes 10 seconds][Agent] : And last of all, letting you know that you can also find information about our premium structure on our website. Now before I give you that premium projection there,

Scott, we'd like to generally do that basically when it's based on the level of cover that you feel may be suitable for you. Would you like me to look at any other amounts at this stage? Or do you feel that \$200,000 would be suitable and affordable at this point in time for you? No, I'll leave it at the 200,000 I can, no worries. And look, even in the future, I can let you know. That's subject to eligibility at the time. You can actually apply to top up additional cover as a secondary policy. Or if you feel that it's too much cover moving forward, you can also apply to reduce the level of cover as well if you need to.

[6 minutes 32 seconds][Customer] : No, I'll, I'll, I'll leave it at the 200,000 now, right?

[6 minutes 53 seconds][Agent] : OK. So we do give you that flexibility now, Scott, it stays here as well. That as an indication, if you make no changes to the policy, your premium next year will be \$169.69 per fortnight. And again, noting that you you can apply to make those changes if need be based on your eligibility then. OK.

[6 minutes 53 seconds][Customer] : Yep, Yep.

[7 minutes 13 seconds][Agent] : So Scott, what I'll do then for you so that we're not taking up any of your time unnecessarily today, Sir. I'll take you through the questions to see if you're even eligible in the first place. And then if he comes back with a green light, we'll we'll let you know and then we'll explain how we can get yourself covered and getting all the documents out for you to review in your own time as well.

[7 minutes 33 seconds][Customer] : Right now, Yep.

[7 minutes 33 seconds][Agent] : OK, now your e-mail, we have a scott.ralston333@gmail.com. That's still current.

[7 minutes 40 seconds][Customer] : Yes. Yes, it is.

[7 minutes 41 seconds][Agent] : Beautiful. And your best of only numbers, the 0422783267 or did you have a secondary number there at all, Sir?

[7 minutes 49 seconds][Customer] : No, that's the number.

[7 minutes 48 seconds][Agent] : No, that's not beautified if anyone uses landlines these days, right?

[8 minutes 3 seconds][Customer] : Yes, that's correct.

[7 minutes 54 seconds][Agent] : So, and uh, in terms of the home, we've got it as 81 Illarview Road in North Narrow 2541 NSW and that's the same as your postal address at this stage as well.

[8 minutes 8 seconds][Customer] : Yes.

[8 minutes 10 seconds][Agent] : Beautiful. So what I'll do then here Scott, is I'll bring up the application for you. Like I said, only takes about two to three minutes to take you through the application. For now, I have to read you these two quick paragraphs. It takes about one minute essentially states that when we ask you these questions, Scott, if you could please answer honestly and correctly for me as well.

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

[8 minutes 29 seconds][Agent] : OK, thank you. So this reads the following. Excuse me. So again Scott, excuse me. Please be aware all calls are recorded for quality monitoring purposes and again noting and the advice that they provide is general in nature 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 may share with other Australian service providers for the purpose of administering your policy 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 are applying to purchase a life insurance policy and as such, you have a 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 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 have had, if you do not take reasonable care, you may reach your duty. And if this happens, your insurer may be entitled to cancel your policy, decline the claim, or make adjustments to the terms and conditions of your policy. So to confirm, that's called confirming with a yes or a no. Sir, do you understand and agree to your duty?

[9 minutes 50 seconds][Customer] : Yes.

[9 minutes 52 seconds][Agent] : Thank you so much. Now the first question is in relation to

COVID-19, any rates, 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? Perfect. Thank you, Scott. Now starting the main application here, Sir. The first question reads, In the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke, yes or no? 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 the only conditions? Yes or no?

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

[10 minutes 41 seconds][Agent] : 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 spreads other organs or are you currently or soon to be treated with chemotherapy, yes or no? Do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advised 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? Have you been sorry? Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for, maintain the wrong disease or any form of dementia, including Alzheimer's disease? Yes or no? In the last five years, have you attempted suicide or been hospitalized for a mental health condition? Yes or no? 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? Yes or no?

[11 minutes 2 seconds][Customer] : No, no, no, no, no, no, no.

[12 minutes][Agent] : And that is the end of the applications cost. So nice and quick there for yourself, Sir.

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

[12 minutes 4 seconds][Agent] : So what I'll do now is have that submitted for you. That will come back literally within just a few moments and that'll let us know if you've been approved and to see if we can get yourself covered at this stage. OK, So won't be too long. Thank you. OK, here we go. Just refreshing it now. Yep. And Scott, the great news is that your application has come back with a

green light, Sir. So congratulations.

[12 minutes 15 seconds][Customer] : Yep, Yep.

[12 minutes 28 seconds][Agent] : You have been approved for our Australian Seniors life insurance. So basically all we've got to do now, you may recall, quite similar to the funeral insurance that you had previously. What we do to get yourself covered is we simply read you a final declaration and then upon your acceptance you'll be covered. We e-mail you that policy schedule within the next hour or so. Hard copy also follows within about three to five business days. And for your Peace of Mind there, Scott, you've also got a 30 day cooling off. That comes with the policy. In case you change your mind, you can simply apply to cancel that policy during that 30 day.

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

[13 minutes 3 seconds][Agent] : And any premium paid in that time. And we do refund to you in full as long as the claim hasn't been made, of course. Now no payments required today, Scott. You can align it with a payday, Sir, or even, you know, to align it with your funeral insurance with us. It is up to you. So what day would you like that first payment to come out, Sir?

[13 minutes 21 seconds][Customer] : Umm, what I'm gonna do is actually leave it for now and then I'll have to get back to umm, probably taking it out, umm, another couple weeks or something.

[13 minutes 20 seconds][Agent] : What I'm going to do is leave it for now and then I'll have to probably take about another couple weeks. OK. So any particular reason this guy?

[13 minutes 37 seconds][Customer] : No, no, no, I just want, I just want.

[13 minutes 36 seconds][Agent] : Because if it's about holding it out for a couple of weeks. Yep.

[13 minutes 39 seconds][Customer] : No, no, I just wanted a quote on, umm, how much it would be the funeral costs, the life insurance costs. That's all.

[13 minutes 39 seconds][Agent] : No, no, I just want to put a quote on how much it would be the funeral cost, not the club insurance cost. That's all. Oh, fair enough.

[13 minutes 48 seconds][Customer] : That's all I Washington, all I wanted just a quote.

[13 minutes 51 seconds][Agent] : OK, well, look, I guess then by now that you've been approved there, Scott, umm, the good thing is that we know that we can offer the cover for you. So what I'll do

is I'm happy to e-mail you that pricing there if it's not something that you're that you're prepared to have put in place today.

[13 minutes 59 seconds][Customer] : Yep, Yep.

[14 minutes 6 seconds][Agent] : Umm, I guess, uh, when we send you the e-mail, it's going to have an option there for you, which is pending activation, given that you've been fully approved and this actually lets you activate the policy line yourself.

[14 minutes 18 seconds][Customer] : Right here.

[14 minutes 18 seconds][Agent] : OK, so basically what all you do there, Scott, is once you receive the e-mail, Sir, is you click, there's going to be a buy now button in the e-mail which you can click.

[14 minutes 18 seconds][Customer] : OK, Yep, Yep.

[14 minutes 27 seconds][Agent] : Then when it asks you for a password, you're just entering your date of birth. And then you simply follow the prompts. And then upon accepting the declaration and read and reading it and going through that, it'll actually put it in place for you and you'll be covered straight away.

[14 minutes 42 seconds][Customer] : Right here. OK. Yep.

[14 minutes 42 seconds][Agent] : OK, now I'll arrange to have that sent to you. Soft now there Scott. Now if we don't receive that from you over the next couple of weeks, Sir, what I'll do is I'll give you a quick courtesy call in about a fortnight's time just to see if you've had a chance to read it to go through. If there's any questions, give us a call. My name is Francis.

[14 minutes 59 seconds][Customer] : Yep.

[14 minutes 59 seconds][Agent] : Happy to help you further. But if not, Scott, look, you take your time Sir, and we'll touch base on a fortnight and you let us know then if you're happy to go ahead. But if not, like I said, feel free just to do it online yourself if if you're happy with everything.

[15 minutes 10 seconds][Customer] : Right here. Yep. That sounds good.

[15 minutes 9 seconds][Agent] : OK, beautiful. Thanks. So any final questions for me at all, Sir?

[15 minutes 15 seconds][Customer] : No, that's all. Thank you very much.

[15 minutes 15 seconds][Agent] : No, that's all. Thank you, beautiful. Thanks. So look, I appreciate

your time this morning. All the best and I'll speak to you then. Thank you.

[15 minutes 22 seconds][Customer] : Yeah, Thank you. Bye.

[15 minutes 22 seconds][Agent] : Thank you. OK, cheers. Bye.