

[12 seconds][Customer] : Hello.

[11 seconds][Agent] : Yeah, hello. Hi, Ken. This is Ricky calling you from real Insurance. Now, I'm just following up on your online inquiry in regards to our funeral cover and I'm just need to assist you further. Now before we continue though, I need to confirm your full name and your date of birth. Now, Ken, is your full name Ken Thornberry? Uh, Kenneth Thornberry? Yeah, it won't be a problem. That's OK, It's Kenneth and your date of birth is the first of the 10th 1968, correct?

[46 seconds][Customer] : Correct.

[48 seconds][Agent] : Uh, fantastic. Now, uh, please that all our calls are recorded. Any advice I provide is general nature and may not be suitable to your situation. Now can, can I also confirm that you are a male Australian resident? Fantastic. Uh, would you prefer me call you Ken or Kenneth, Sir?

[1 minutes 1 seconds][Customer] : Yes, Ken.

[1 minutes 6 seconds][Agent] : I can, won't be a problem. Well, uh, Ken, what got you looking into our cover?

[1 minutes 12 seconds][Customer] : Well, I need that for just in case something does happen.

[1 minutes 18 seconds][Agent] : Mm Hmm.

[1 minutes 15 seconds][Customer] : There's a no so too or or I was actually looking for wife and also funeral insurance. Goodbye.

[1 minutes 23 seconds][Agent] : Yeah, Yeah, it won't be a problem. Did you want to go through the the life or the funeral cover first? I can go through both of you if you'd like.

[1 minutes 31 seconds][Customer] : Yeah, yeah, both fine.

[1 minutes 32 seconds][Agent] : Yeah. Yeah. Now did you want to just continue on with the funeral or just go straight to the life cover? I can go through other.

[1 minutes 38 seconds][Customer] : Is there with the Li or is there either with the life cover? Is there a provision there like in the case I'll do that my family can get access straight away, the funds for to cover the cost of a funeral or what happens there?

[1 minutes 53 seconds][Agent] : Yes, yes, yes. With our family life cover, rest assured that's exactly

what it's designed to do. So it's really designed to provide financial protection all your loved ones through a lump sum payment if you were to pass away.

[2 minutes 2 seconds][Customer] : Yeah, Yep.

[2 minutes 6 seconds][Agent] : OK, now with what you just said, we also include a \$10,000 advance payment to help with funeral costs or any other final expenses at that time.

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

[2 minutes 14 seconds][Agent] : And that's if you, that's within the case where you would pass away. Uh, if you want, we can get to the life cover right now. And then if you're happy, we can go to the sooner after.

[2 minutes 23 seconds][Customer] : Yeah, yeah, yeah. Nurse.

[2 minutes 23 seconds][Agent] : OK, OK, easy, easy. Uh, and just to double check here, Sir, umm, do you have any current cover in place?

[2 minutes 31 seconds][Customer] : No.

[2 minutes 32 seconds][Agent] : OK, not a problem at all. Now with our life cover. OK, I do want to highlight a few things and they are the features and benefits of our cover. Just so you know exactly what you're covered for with our policy, OK, Now with our life cover, like I said, it's provide, It's there to provide financial protection for your loved ones. Now, once your family does receive that sum of money, it can highly up to what your family wants to do with the money. We didn't have a say in it at all.

[2 minutes 46 seconds][Customer] : Yep, Yep.

[3 minutes 3 seconds][Agent] : And how that works is we have a beneficiary system. You probably already know this, but with us, you can actually choose up to five beneficiaries to receive their nominated benefit amount. And with that money it can help to pay off mortgages slash loans, maintain their lifestyle, pretty much whatever cost it is involved in raising a family. OK pretty much is there to give you that Peace of Mind. Now it's easy to apply. We just ask you some help and last our questions over the phone to see if you are approved. 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. OK.

[3 minutes 22 seconds][Customer] : Yep, Yep, Yep, Yep.

[3 minutes 42 seconds][Agent] : In addition, there is a live in addition, there is a terminate or advance payment included in the cover. Now what this cover is, it's there for the most various of situations, right? But just now you are covered. Now what this means is if you were diagnosed with 12 months or less to live by a medical practitioner, what we'll do is we'll pay your claim in full and the money can be used for medical expenses or whatever that money can do for you in that moment. Hopefully it will help you out in that moment. OK, now with everything said, do you have any questions for me so far, Ken?

[4 minutes 5 seconds][Customer] : Yep, Yep, Yep, Yep, Yep.

[4 minutes 17 seconds][Agent] : OK, well, let's get straight into the quote, OK? I know that's what you're looking forward to. I'm going to do my best to help you out today. Now to begin with, Sir, have you had a cigarette in the last 12 months?

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

[4 minutes 28 seconds][Agent] : No. OK, OK. Now keeping in mind you can choose cover between a minimum of \$100,000 up to a maximum of \$500,000. Now what level of cover would you like me to quote you on?

[4 minutes 54 seconds][Customer] : What it is just for the loss, the loss is it was, it goes from 100,000 to 400,000.

[4 minutes 56 seconds][Agent] : This is for the, this is for the life cover, correct, Correct.

[5 minutes 7 seconds][Customer] : Yeah, for the 500,000.

[5 minutes 8 seconds][Agent] : 500,000, yeah. Let's have a look at that there. OK, Sir. Now can for 100, sorry, for \$500,000 of life cover, you're looking at an indicative payment of \$113.96 per fortnight. OK, Now with this level of cover, we do provide you what's called a rule reward. So that's attached to the policy.

[5 minutes 36 seconds][Customer] : Yep.

[5 minutes 34 seconds][Agent] : So following your first anniversary date, we'll refund you 10% of

those premiums. So your projection is looking at. So if you were to stay with us for a year, you're looking at a real rewards of \$296.30.

[5 minutes 48 seconds][Customer] : Yep.

[5 minutes 47 seconds][Agent] : OK, you'll get that back. Now along with this you, we also provide you with a free online legal will as valued at \$160.00 with each policy. Now have you had your will sorted out yet?

[5 minutes 58 seconds][Customer] : No, I don't yet. I don't know.

[5 minutes 59 seconds][Agent] : OK, we'll just that that is complementary.

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

[6 minutes 1 seconds][Agent] : OK, now umm, with your premiums I do got to let you know that your premium is stepped, which means it will generally increase each year as you age. In addition, this policy has automatic indexation which means each year your sum in short will increase by 5% with associated increases in premium. You can opt out. It is automatic indexation each year. OK? Now as an indication, if you make no changes to the policy, your premium next year will be \$134.97. OK, Yeah. Now if you have any questions about our premium structure, you can also find information about our premium structure on our website. So if you want to look for the into it, we've made it really accessible for you at in the comfort of your own home. Now, how was this level of cover sounding? Did you want to look up? I mean, did you want to go down or were you happy with this level of cover?

[6 minutes 26 seconds][Customer] : Yep, Yep, yeah, I look to have a look at the what was the 100,000 as well first mate.

[7 minutes][Agent] : Yeah, we'll have a look at the minimum as well. Now for \$100,000 of cover, you're now looking at an indicative payment of \$22.79 per fortnight. OK.

[7 minutes 16 seconds][Customer] : That's that's perfect one.

[7 minutes 18 seconds][Agent] : Yeah, that is per fortnight, yeah.

[7 minutes 18 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah.

[7 minutes 22 seconds][Agent] : Now, did you want to look at anything else that we can look in the

middle, or were you happy with this level of cover, Sir?

[7 minutes 26 seconds][Customer] : Let's have a look at the about the middle.

[7 minutes 28 seconds][Agent] : The middle, Yeah. So let's look at 200. And do you want to look at 250,000 or 300?

[7 minutes 28 seconds][Customer] : Yeah, yeah. It's 150.

[7 minutes 38 seconds][Agent] : Yeah.

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

[7 minutes 42 seconds][Agent] : So for \$250,000 of cover, you're now looking at a fortnightly premium of \$56.98.

[7 minutes 50 seconds][Customer] : Right. Yeah, Yeah.

[7 minutes 51 seconds][Agent] : Now, how was that sounding? Well, did you want to look around a bit more?

[7 minutes 55 seconds][Customer] : No, that's changed. Right. Yeah. Yeah.

[7 minutes 56 seconds][Agent] : That sounds right. That's OK.

[7 minutes 57 seconds][Customer] : Yeah. Yep.

[7 minutes 58 seconds][Agent] : OK, Now from here the next step is to actually take you through the health and lifestyle questions as the final price is determined on the outcome of these questions, which I'm going to take through now.

[8 minutes 9 seconds][Customer] : Yep. Yep. Yep, Yep.

[8 minutes 8 seconds][Agent] : OK, Now before we do so, I will have to read you your pre underwriting disclosure. Now what it is, is just a brief paragraph describing my duties to you and your duties to me when we're going through these questions. And at the end of it is just a yes or no. OK, so it reads. Please be aware all calls are recorded for quality and monitoring purposes. 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 it 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 to 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 ensure that you understand each question I ask you and that you provide honest, accurate and complete answers.

[9 minutes 8 seconds][Customer] : Mm hmm.

[9 minutes 5 seconds][Agent] : You need to answer each question in full, even if you have provided some information to us in any earlier discussions you have had. If you do not take reasonable care, you may breach your duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. Ken, do you understand and agree to your duty?

[9 minutes 25 seconds][Customer] : Yes.

[9 minutes 26 seconds][Agent] : Fantastic. Alright, Now before we hop into these questions, I do need to ask you the following question. And it's in regards to the recent pandemic that we just went through. I'll say it's specific to COVID-19.

[9 minutes 47 seconds][Customer] : No.

[9 minutes 43 seconds][Agent] : Now, 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?

[9 minutes 52 seconds][Customer] : No.

[9 minutes 53 seconds][Agent] : Right. Fantastic. Let's get straight into these questions now. The first one asks, are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia, Yes or no?

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

[10 minutes 7 seconds][Agent] : Does your work require you to go underground, work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore?

[10 minutes 19 seconds][Customer] : No.

[10 minutes 23 seconds][Agent] : The next section is in relation to your height and weight. Please be

aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words, or height and weight ranges. What is your exact height in either centimeters or feet and inches?

[10 minutes 44 seconds][Customer] : 5 feet 7 inches.

[10 minutes 46 seconds][Agent] : 5 feet. 7 inches. OK, thank you. 5 feet and seven inches. And what is your exact weight in either kilograms, pounds or stones?

[11 minutes 1 seconds][Customer] : Umm 100 and 104 kilos.

[11 minutes 5 seconds][Agent] : 104 kilos. OK. Yep, thank you. Now have you experienced any unexplained weight loss of more than 7 kilograms in the last 12 months?

[11 minutes 21 seconds][Customer] : Bye.

[11 minutes 20 seconds][Agent] : Sir, No OK, thank you. Next question to the best of your knowledge have sorry to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of Australia IE booked or will be booking travel within the next 12 months? Do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million?

[11 minutes 42 seconds][Customer] : Bye, bye, bye.

[12 minutes 9 seconds][Agent] : All right, all right, well, on to the next session, which is your medical history. So have you ever had symptoms of being diagnosed with or treated for or intense? Seek medical advice for any of the following cancer, tumor, molar cysts, including skin cancer, sunspots, Melanoma or leukemia. Have you ever had an abnormal PSA test or an enlarged prostate? Strength, chest pain, palpitations or heart conditions such as, but not limited to heart attack and angina or high blood pressure, high cholesterol, thyroid condition or neurological symptoms such as dizziness or fancy diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder, or pancreas. Epilepsy, Motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Anxiety, depression, or stress requiring medical treatment or any other mental health disorder.

[12 minutes 29 seconds][Customer] : No, no, no, no, no, no, no, no, no.

[13 minutes 32 seconds][Agent] : Any illegal drug use, abuse, or prescription medication, or received medical advice or counseling for alcohol consumption. Disorder of the kidney or bladder, blood disorder or disease, asthma or other respiratory disorder excluding childhood asthma.

[13 minutes 40 seconds][Customer] : But but but but.

[13 minutes 56 seconds][Agent] : OK, thank you. Other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays scans, blood tests or biopsy? Other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

[14 minutes 19 seconds][Customer] : Bye, bye.

[14 minutes 30 seconds][Agent] : OK, thank you. Alright, the next question is in relation to your family history, which relates to your father, mother, brother or sister, which is your immediate family. OK. So to the best of your knowledge, have any of your immediate family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyposis?

[14 minutes 42 seconds][Customer] : Yep, bye.

[14 minutes 55 seconds][Agent] : OK, Thank you. OK, one second, Sir. OK. Now the next question asked, to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60? Yes. OK. Now a few questions have dropped down. So how many of your immediate family suffered from cancer?

[15 minutes 21 seconds][Customer] : Yes, UH-1.

[15 minutes 32 seconds][Agent] : One. Yep. How many of your immediate family suffered from heart condition and or stroke?

[15 minutes 43 seconds][Customer] : UH-1.

[15 minutes 47 seconds][Agent] : One.



[15 minutes 52 seconds][Customer] : Ma'am.

[15 minutes 47 seconds][Agent] : And how many of your immediate family suffered from other hereditary disease or none? Yep. Thank you. OK, on to the last question. Now this is on the hazardous pursuits. So other than one off events, gift certificates, slash vouchers, do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity.

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

[16 minutes 29 seconds][Agent] : OK, OK, thank you Ken. Now shouldn't come as a surprise to you, but you're sounding nice and healthy now your your results with the cover. So congratulations, your application has been approved. However, there has been a loading due to BMI, due to health, OK, so I'm going to have a look at how that impacted you. OK, Now due to the loading now for your cover of \$250,000 of cover, your fortnightly premium is \$85.47 per fortnight. Now, how is this sounding?

[17 minutes 19 seconds][Customer] : Yeah, it's all right. Yep.

[17 minutes 20 seconds][Agent] : Yeah. Are we happy to continue with this?

[17 minutes 24 seconds][Customer] : Look, I, I just want, I just wanted to get a, a quote and an idea what I was going to be up for first because I am still shopping around, if you understand right.

[17 minutes 29 seconds][Agent] : Yeah, yeah, I understand.

[17 minutes 31 seconds][Customer] : Is there any way you can send that quote to me or like e-mail it to me or Yeah.

[17 minutes 34 seconds][Agent] : Yeah, yeah, yeah, I certainly can send this information to you via e-mail. OK. I just want to confirm your e-mail is it.kjthornbury68@optusnet.com dot AU.

[17 minutes 46 seconds][Customer] : No, it's Kenthor. KENTHOR.

[17 minutes 45 seconds][Agent] : Oh, wait one second, one second. Let me just edit that won't be too long, OK? Umm, yes Sir. What was the e-mail Sir?

[17 minutes 57 seconds][Customer] : KENTHOR 6-8 at hotmail.com.

[17 minutes 59 seconds][Agent] : KETHOR 6-8 at hotmail.com. OK, fantastic.

[18 minutes 14 seconds][Customer] : Correct?

[18 minutes 11 seconds][Agent] : And your best contact number is the one I'm calling now, which ends in 760, correct?

[18 minutes 15 seconds][Customer] : That's right. Yep, Yep.

[18 minutes 16 seconds][Agent] : Fantastic, fantastic. OK, so definitely I can send you this information to you. Definitely sit down, have a look at it and have a read. Now on the other hand, I just want to provide you with another option and that is I can send you your policy document for you to read, which will include my contact details in there.

[18 minutes 24 seconds][Customer] : Yep, Yep.

[18 minutes 35 seconds][Agent] : You also don't have to pay anything today. Instead, you can postpone your first payment for a date in the future. And the magic of this option is that whilst you're still looking around, you certainly can do that. Just that you are covered by us. Umm. And from there we also include a 30 day cooling off period. Now how does that option sound so far? Are you happy to continue with this option?

[18 minutes 47 seconds][Customer] : Umm, sorry, can you say that again? I've said somebody else talking, I'm at work at the back. I said I was talking to me.

[18 minutes 59 seconds][Agent] : No, that's OK, that's OK. Now, umm, I am going to send you this information to you so you certainly can look around.

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

[19 minutes 6 seconds][Agent] : Umm, not a problem at all. On the other hand, I'm just providing you with another option where I can provide your protection over the phone today. That means I'm going to send you all your policy documents, your proper policy documents out for you to read. You're going to receive a soft copy and a hard copy and it's going to include my contact details on there. Now the magic of this option is that whilst you're looking around, just know that you are covered by us and instead you can postpone your first payment for a date in the future. And from there we also include a 30 day pulling off period from that point that if you do decide this policy is not suitable for

you, you can always just give us a call back and have it canceled and you receive a full refund of your premiums. Unless our claims be made. There's no lock in contracts or cancellation fees. Now how does our options sound? So if are you happy to continue?

[19 minutes 48 seconds][Customer] : None, umm, no, but I really want to consume that option.

[19 minutes 58 seconds][Agent] : Mm Hmm. Yeah, won't be a problem.

[19 minutes 55 seconds][Customer] : But if you could just send me the information anyway, like like e-mail that, like send me the umm, quote anyway and then I'll get I'll get the quote.

[20 minutes 2 seconds][Agent] : Yeah, that's OK. I'll certainly can send that to you. Now. I'm going to send you your information to your e-mail. Now, were you still looking into that funeral cover or was this all going to be for today?

[20 minutes 2 seconds][Customer] : Yeah, yeah, Uh, no, that's all for today.

[20 minutes 19 seconds][Agent] : OK.

[20 minutes 19 seconds][Customer] : That's that's fine. Yeah, yeah.

[20 minutes 20 seconds][Agent] : That's fine. So I'm going to send you this information out to you to your e-mail, OK? It's just some basic information what just covered on from today. Actually I'm actually going to say something different. I'm going to send you a pre activation policy schedule. OK?

[20 minutes 35 seconds][Customer] : Yep. Yep.

[20 minutes 34 seconds][Agent] : So as your cover has been fully approved, what I'm going to do is e-mail you your policy schedule for \$250,000 of cover that is pending activation.

[20 minutes 43 seconds][Customer] : Yep.

[20 minutes 43 seconds][Agent] : So you'll also receive the health and last part application questions and your responses. And you can go into this e-mail and review what we have discussed today. And when you're ready to activate the policy to do that, you just click the buy now button so you can actually activate it in the comfort of your own home. OK.

[20 minutes 58 seconds][Customer] : OK, Yep.

[20 minutes 59 seconds][Agent] : And now otherwise I've made a note to give you a call back. Now

what time when, what time would be suitable for me to give you a call back?

[21 minutes 8 seconds][Customer] : Probably at 5:00 in the afternoon.

[21 minutes 6 seconds][Agent] : Just how you go with everything today or tomorrow?

[21 minutes 13 seconds][Customer] : It doesn't matter. Tomorrow or tomorrow probably be better.  
Yeah.

[21 minutes 14 seconds][Agent] : Oh, OK, yeah, I'll give you some time to have a look at that information. OK, Alright.

[21 minutes 21 seconds][Customer] : Yeah.

[21 minutes 20 seconds][Agent] : In that case, I'm going to, I've just sent you that information. I'll touch base with you tomorrow and we we'll see how we go from there. OK.

[21 minutes 28 seconds][Customer] : OK. Cool.

[21 minutes 29 seconds][Agent] : OK.

[21 minutes 29 seconds][Customer] : Thank you.

[21 minutes 29 seconds][Agent] : Thank you for your time. Bye again.

[21 minutes 31 seconds][Customer] : Thank you. Bye. Bye.

[21 minutes 32 seconds][Agent] : Bye.

[21 minutes 31 seconds][Customer] : Bye.

[21 minutes 32 seconds][Agent] : Bye.