

[1 seconds][Agent] : Welcome to the Australian Seniors. My name's Joel. How can I help you?

[6 seconds][Customer] : Is this is this for things experience for 50 and over?

[11 seconds][Agent] : Yes, that's correct. We're the Australian Seniors. How can I help you today?

[16 seconds][Customer] : Wondering if I can cover. Just did a quarter of a licence just cover?

[20 seconds][Agent] : Yeah, yeah, it's too easy. I can help you there. I just have to let you know. For compliance, all our calls are recorded. Any advice, providers, general in nature, made-up suitable to your situation, What I'll do just to make sure I give you the correct pricing information. I'll just start by confirming a bit of your basic information. Can I please start by getting your name and date of birth?

[39 seconds][Customer] : Yeah, Brian Pilgrim, 30th of the 11th, 1968.

[44 seconds][Agent] : Yep, too easy. Thanks, Brian. And you are of course a male Australian residence. Greg. Perfect. Thanks very much.

[55 seconds][Customer] : Yeah, well I cancelled my insurance off my super.

[57 seconds][Agent] : And if you don't mind me asking, what's made you look at getting quotes for life insurance today, OK.

[1 minutes 10 seconds][Customer] : I've got one policy still going but I cancelled the the deaf one and the and the disability 1. So I'm trying to get that back done again.

[1 minutes 20 seconds][Agent] : OK. Right.

[1 minutes 19 seconds][Customer] : But unfortunately the insurance my wife just cancelled and it's very difficult to to get back on it.

[1 minutes 27 seconds][Agent] : Understood.

[1 minutes 27 seconds][Customer] : So they can be difficult.

[1 minutes 29 seconds][Agent] : OK. So you're just kind of looking at options, seeing what's out there, that sort of thing.

[1 minutes 34 seconds][Customer] : Yeah sorry.

[1 minutes 35 seconds][Agent] : Sure.

[1 minutes 34 seconds][Customer] : Yeah I'm just lost my wife. I just been me wife, me, me wife 4 weeks ago.

[1 minutes 37 seconds][Agent] : Oh, oh, wow.

[1 minutes 38 seconds][Customer] : So yeah, so, so, so I'm seeing a lawyer get my wheel done and explain to me now you're on your own.

[1 minutes 39 seconds][Agent] : OK, OK.

[1 minutes 46 seconds][Customer] : You don't need those other benefits cause the premiums were pretty high. So he said to me, well, I didn't say get rid of the, the, the, the disability one, but he said get rid of the death and bring on your own now. So he'll be working on getting your super popped up now.

[2 minutes 3 seconds][Agent] : Right. OK, sure.

[2 minutes 3 seconds][Customer] : So that worked on thinking he was so but but now I'm thinking about it. Maybe the disability I should get one going if I get in. If I get in, get all or can't work, they'll cover my wages for two years. I kept that going. But but the 390,000 now I was gonna get if I lost an arm or that I, I I didn't think I'd need that.

[2 minutes 20 seconds][Agent] : OK, OK.

[2 minutes 28 seconds][Customer] : So now I'm starting to, yeah, but yeah. But now if they're having a do the rethink, that might be, I don't think that's ever gonna happen 'cause I'm a bus driver, I don't use power tools or nothing.

[2 minutes 38 seconds][Agent] : OK. No worries.

[2 minutes 39 seconds][Customer] : I just got buses.

[2 minutes 40 seconds][Agent] : Gotcha.

[2 minutes 39 seconds][Customer] : So that's where they're playing around with me a little bit.

[2 minutes 43 seconds][Agent] : OK, well, first of all, so sorry for your loss. Made my condolences. I can't imagine what that would have been like. Umm, but yeah, look, I'm more than happy to run through some information and pricing. I should let you know off the bat though, without life insurance, we don't actually have total and permanent disability.

[2 minutes 59 seconds][Customer] : How you doing?

[2 minutes 58 seconds][Agent] : Umm, it's essentially just, no, we, we just offer without life

insurance, essentially it's a death cover that pays out if you pass away or if you're diagnosed terminally ill. Umm, was that something that that you were looking for? Sure.

[3 minutes 13 seconds][Customer] : Oh yeah, yeah, yeah, yeah. They say yeah, that's something like that as well.

[3 minutes 15 seconds][Agent] : OK, OK.

[3 minutes 18 seconds][Customer] : That's something like if you get a a terminal illness, something that that was one of the covers that if you got terminally ill, there was there was a payout there.

[3 minutes 24 seconds][Agent] : Yeah, OK, OK.

[3 minutes 29 seconds][Customer] : But but I think I think if you if you really got in in in a trouble with the I think the sentiment got some sort of disability. I mean, just to leak the message, you don't see you really got rejected to the phases.

[3 minutes 43 seconds][Agent] : OK, OK, alrighty.

[3 minutes 45 seconds][Customer] : Yeah, I'm pretty sure that the sentiment could get you a disability, I think.

[3 minutes 54 seconds][Agent] : Well, no worries. I'll bring up some quotes and information for our cover and I'll just let you know a bit about how it works so that you can decide for yourself. Yeah, If you have any questions, by all means, please feel free to ask. It's basically with our life insurance. It's designed to be very straightforward, so we do provide that financial protection for your loved ones through a lump sum payment if you were to pass away before your 85th birthday when the policy ends. So essentially the idea being is that you can choose an amount you'd like to be insured for.

[4 minutes 25 seconds][Customer] : None.

[4 minutes 25 seconds][Agent] : You can nominate up to five people as beneficiaries and we'll pay that money directly to them when the time comes.

[4 minutes 32 seconds][Customer] : Yeah.

[4 minutes 31 seconds][Agent] : Now, it is a worldwide cover, so if you do travel, you'll be covered overseas. It does pay a triple if you were to pass away due to an accident, so we would pay three

times in that case. And it also includes an advance payment of 20% of the benefit amount just to help out with funeral costs or any other final expenses when that time comes. Now our policy, it has been designed specifically with our seniors customers in mind. So we have simplified the application process. So because we only ask eight yes or no questions relating to a person's health in order to apply means that there is the potential for people with pre-existing conditions to still get accepted for the cover.

[5 minutes 21 seconds][Customer] : None.

[5 minutes 14 seconds][Agent] : And that way if you are accepted, and of course once you decide to commence the policy, you will be covered immediately for death due to any cause. The only thing that's not covered is just suicide in the 1st 13 months now.

[5 minutes 28 seconds][Customer] : But no, I'm alright.

[5 minutes 28 seconds][Agent] : OK, no worries.

[5 minutes 29 seconds][Customer] : I'm going be alright.

[5 minutes 32 seconds][Agent] : Now there's also, so it does include that terminally ill advanced payment that I was talking about. So this means that if you were diagnosed with 24 months or less to live by specialized medical practitioner, in that case we would pay out your sorry.

[5 minutes 49 seconds][Customer] : Yeah, that's what my wife is giving. She's giving 18 months. If you like the four days, you know like the four days.

[5 minutes 55 seconds][Agent] : Wow, OK mate, that's terrible. OK, So sorry to hear that. All right. Well, yeah, I mean, in that situation with this policy, yeah. If diagnosed with 24 months old as to live by specialized medical practitioner, in that case, we pay the whole amount directly to you just to help out with medical bills and that sort of thing. Now the cover that I can quote you on, so it starts at \$10,000 up to a maximum of 200,000 and it does work in \$10,000 increments. So of course I'm happy to look at as many different quotes as you like. Umm, what amount would you like me to start the quote on?

[6 minutes 35 seconds][Customer] : Maybe. Maybe 100.

[6 minutes 33 seconds][Agent] : Sure, let's have a look at the 100. Now I just have to confirm. Have

you had a cigarette in the last 12 months?

[6 minutes 46 seconds][Customer] : No.

[6 minutes 47 seconds][Agent] : OK, so that's why good healthy choice. OK, let's have a look at the \$100,000 and we can always adjust it if need be. So if you're looking at a cover of \$100,000 for yourself, it works out to be a fortnightly premium of \$74.11.

[7 minutes 7 seconds][Customer] : The month.

[7 minutes 6 seconds][Agent] : So that's roughly that was that was fortnightly, but I'll change it to monthly, give you the exact figure. Monthly works out to be \$160.56. So it's roughly about 37 odd dollars a month. I'm sorry, odd dollars a week. And yeah, that would pay \$100,000 to your family or beneficiaries if you passed away, or \$100,000 to yourself if you were diagnosed terminally ill. It's umm, I realize no one knows your situation better than yourself. Umm, does that cover sound like something that would suit your situation or would you like me to look at some other amounts as well?

[7 minutes 44 seconds][Customer] : Yeah, yeah, yeah. It's made something lower. Yeah, that's, that's high.

[7 minutes 52 seconds][Agent] : Sure, Yeah, that's fine. I respect that.

[7 minutes 54 seconds][Customer] : Yeah, 150, yeah, 150 something dollars a month. That's that's real high.

[7 minutes 58 seconds][Agent] : No, that's fair. No problem. The last thing we want to do is put anybody under any financial pressure. We'll give you a few different options. I'll work down in \$20,000 increments.

[7 minutes 58 seconds][Customer] : Yeah, yeah.

[8 minutes 8 seconds][Agent] : Say if you drop it down to 80,000, that would be one, yeah, that'd be \$128.45 a month. Say if you went and even 50,000, that would work out to be \$80.28 for the month. And to give you a figure, say if you went 40,000, that would work out to be \$64.23 for the month.

[8 minutes 38 seconds][Customer] : Oh, OK.

[8 minutes 39 seconds][Agent] : Yeah. So you can really tailor it so you know it suits your situation.

Just so I can kind of narrow it down for you, Did you have a budget you were working with or a specific amount that would be manageable?

[8 minutes 55 seconds][Customer] : Order. Yeah, sort of looking that day out, yeah, maybe that's \$50 a fortnight. Is that 120 of it a month?

[9 minutes 6 seconds][Agent] : Yeah, let me, let me go back to Fortnite. So you said about 50 a fortnight, was it?

[9 minutes 11 seconds][Customer] : Yeah, it could be a fortnight maybe.

[9 minutes 12 seconds][Agent] : OK, sure. Let me adjust it. I'll see how close I can get. Let's say if you went \$60,000, that would be \$44.46 a fortnight.

[9 minutes 24 seconds][Customer] : Oh, OK.

[9 minutes 23 seconds][Agent] : Or if you went 70,000, yeah, the 70,000 is as close as I can get. That would be \$51.87 per fortnight.

[9 minutes 34 seconds][Customer] : Oh yeah. That's \$25 a week.

[9 minutes 38 seconds][Agent] : Umm, yeah.

[9 minutes 37 seconds][Customer] : That was certainly.

[9 minutes 39 seconds][Agent] : So it'd be roughly about \$26, just a bit under \$26 a week for the 70,000.

[9 minutes 45 seconds][Customer] : Oh yeah, that sounds alright. That sounds sounds good, yeah.

[9 minutes 47 seconds][Agent] : OK, no worries. Look, in this situation, I understand you're going through a lot at the moment.

[9 minutes 55 seconds][Customer] : Yeah, I've got some money coming 'cause we're going for her soup at the moment.

[9 minutes 52 seconds][Agent] : So of course you don't have to make a final decision right now what we do like, Yeah, yeah, sure.

[9 minutes 59 seconds][Customer] : Her super's, yeah, got a, we're a super and her debt incoming pulls up in a couple of weeks. We've got that coming out the pedal a little bit.

[10 minutes 7 seconds][Agent] : OK, OK, sure. Look, just just to let you know what we do offer all

our customers, of course, it's completely up to you what you'd like to do, what we like to do for everybody. Just quickly go through those eight health questions just so that we can let you know if you are eligible.

[10 minutes 23 seconds][Customer] : Yeah, yeah.

[10 minutes 23 seconds][Agent] : And that way if you are approved and if you're happy to, I can send you out all the documentation so that you can take some time to read through it in your own time to make sure that you're happy with it. But they're just yes or no questions, so they'll only take a couple of minutes. But now the other part to keep in mind in regards to the premiums. So your premium is stepped, which means it will increase each year.

[10 minutes 47 seconds][Customer] : Pardon.

[10 minutes 47 seconds][Agent] : Now, I do have a projection here.

[10 minutes 49 seconds][Customer] : None.

[10 minutes 49 seconds][Agent] : Yeah, I'll just show you what that looks like. Just as you as an indication, if you make no changes to the policy next year, the fortnightly premium for the 70,000 would be \$55.50. Of course, you can also find information about our premium structure on our website as well. So basically what happens is roughly 30 days before each policy anniversary, we do send out an updated schedule, notify you of any changes before they happen. So you'll have roughly about a month each year to re evaluate and work out what you want to do. Of course, you can also find information about our premium structure on our website as well. Now, just before I jump into these eight questions, I just want to make sure I'm doing the right thing by you. Umm, is that all making sense for you so far?

[11 minutes 40 seconds][Customer] : Slowly yes.

[11 minutes 42 seconds][Agent] : OK, fair enough. Look, I don't there to be any misunderstandings. Was there any part of it you weren't sure about or anything you need me to clarify? Yep.

[11 minutes 42 seconds][Customer] : Order yeah, order just that to be a a direct payment and the address, my address debit each month will come out of my bank account and then the and then they'll just continue on. And I've been told once I reach 65 then then that all stops something. Is that

is that true?

[12 minutes 2 seconds][Agent] : Yeah, not with us. Ours continues past 65. Ours actually goes on until the policy and actually goes up to your 85th birthday.

[12 minutes 20 seconds][Customer] : The policy?

[12 minutes 20 seconds][Agent] : So it actually expires at 85.

[12 minutes 23 seconds][Customer] : Oh, so the policy would still be alive. I mean ongoing work till 95.

[12 minutes 27 seconds][Agent] : That's right, yeah. So roughly another 30 years or so.

[12 minutes 29 seconds][Customer] : Oh, OK. Oh, OK.

[12 minutes 30 seconds][Agent] : Yeah, yeah, sure.

[12 minutes 34 seconds][Customer] : Yep.

[12 minutes 33 seconds][Agent] : So, yeah, this policy, Yeah.

[12 minutes 34 seconds][Customer] : OK.

[12 minutes 35 seconds][Agent] : OK, perfect. So just to clarify. So yeah, the policy will pay out a lump sum payment if you were to pass away before your 85th birthday when the policy ends.

[12 minutes 35 seconds][Customer] : Yeah, yeah.

[12 minutes 43 seconds][Agent] : But of course it's just, it's basically a pay as you go type policy. You don't have to keep it till 85 if you don't want to. There's no cancellation fees or anything like that. In the future, if you ever get to a point, if you like, you no longer need it, you can always apply to cancel it at any time. That's completely up to you. Yeah. If you do decide to keep it. Yep. Yeah.

[13 minutes][Customer] : Yeah, If I agree to to the terms of that, can we get the payment started going today if I give you my bank details, would that would that start the policy done straight away?

[13 minutes 12 seconds][Agent] : Look, yeah, if you're happy to start the policy, we can actually cover you straight away, but you don't actually have to pay anything today. Essentially all we would do would just be to set up the direct debit, but you can choose whatever day you'd like the payments to start. So you.

[13 minutes 26 seconds][Customer] : Alright, it'd be straight away.

[13 minutes 27 seconds][Agent] : Yeah, OK. Well, you can still be covered straight away, that's no problem.

[13 minutes 30 seconds][Customer] : Yeah, yeah, yeah.

[13 minutes 31 seconds][Agent] : Yeah, but it's just if you prefer.

[13 minutes 32 seconds][Customer] : And that and that and that also covers, as you said, if I get a terminal illness or something that covers that, doesn't it?

[13 minutes 39 seconds][Agent] : Yes, that's correct.

[13 minutes 40 seconds][Customer] : Yeah. OK.

[13 minutes 40 seconds][Agent] : Yeah, Yep. Sure.

[13 minutes 42 seconds][Customer] : Yeah, OK.

[13 minutes 42 seconds][Agent] : OK, alrighty.

[13 minutes 42 seconds][Customer] : Yeah, yeah. Sorry.

[13 minutes 44 seconds][Agent] : No, you're on mate, All good. As I said, if you have any questions please feel free to ask. No worries look I'll just quickly bring up the questions now I just have to read a pre underwriting disclosure. So this basically explains why we ask these questions. So it just says here. Please be aware all our 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.

[14 minutes 23 seconds][Customer] : None, Yeah.

[14 minutes 26 seconds][Agent] : 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're 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. Yeah, Brian, just to confirm that you are sorry. Do you understand and agree to your duty?

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

[15 minutes 7 seconds][Agent] : Thanks very much. OK, All righty, just one question I have to ask in regards to COVID-19.

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

[15 minutes 13 seconds][Agent] : So it says have you 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?

[15 minutes 23 seconds][Customer] : No.

[15 minutes 24 seconds][Agent] : Perfect. All righty, jumping into the questions, first one says 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?

[15 minutes 36 seconds][Customer] : No, no, no.

[15 minutes 43 seconds][Agent] : Other than for asthma or pneumonia as the only conditions 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 is spread to other organs? Or you currently or soon to be treated with chemotherapy?

[16 minutes 8 seconds][Customer] : No, this is my wife died of pancreas cancer.

[16 minutes 11 seconds][Agent] : Oh. Oh, wow.

[16 minutes 12 seconds][Customer] : Yeah, she went.

[16 minutes 12 seconds][Agent] : Oh, mate, I've heard that one's pretty brutal. Yeah.

[16 minutes 13 seconds][Customer] : Yeah, Yeah, she, yeah, she went, Yeah. I said she was given. She was given 18 months and he was gone four days.

[16 minutes 21 seconds][Agent] : Uh, mate, sorry to hear that. I can't even imagine what that would

be like. OK, well the next one says, umm, do you have a renal in brackets kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future? Uh, do you have a liver condition that will require a transplant in the future? Have you been diagnosed with or currently undergoing testing for or has a doctor advise you to be tested for mode in your own disease or any form of dementia, including Alzheimer's disease?

[16 minutes 38 seconds][Customer] : No, no, no.

[16 minutes 58 seconds][Agent] : In the last five years, have you attempted suicide or been hospitalized for a mental health condition? You're all my, all good. Yeah. Just the record. So I just need a yes or a no for that one.

[17 minutes 5 seconds][Customer] : Not the moment, no.

[17 minutes 11 seconds][Agent] : Sorry, no, all good. And lastly, 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?

[17 minutes 26 seconds][Customer] : No.

[17 minutes 27 seconds][Agent] : Perfect, No worries. Alrighty. Well, thank you very much for all those answers. Are you satisfied with the answers you provided?

[17 minutes 33 seconds][Customer] : Yeah, I am. Yep.

[17 minutes 34 seconds][Agent] : Awesome, no worries. Look, no surprises. Obviously you are very healthy. So you have been approved for the life insurance. So yeah, you are definitely eligible, which is great. So now what? That means we do from here. So if you're happy to, we organize to send you out all the documentation for you to have a read through and review. So we actually send out 2 copies. We e-mail you a copy which should come through roughly in about 10 to 15 minutes. But we also post you out a hard copy which you should receive in about two to five business days. So just quickly update your profile. Can I get your post code please, 048 And what's the town or suburb there?

[18 minutes 5 seconds][Customer] : Yeah, 3848 Meadow Heights or Bull Meadows, Meadow Heights. Yeah.

[18 minutes 15 seconds][Agent] : Sure, perfect. And what was your address there, please? Yep. Mitchell Crescent.

[18 minutes 21 seconds][Customer] : Before Unit 1 of 21 Mitchell Crescent, Meadow Heights.

[18 minutes 27 seconds][Agent] : Yeah. There we go. I think I've found it here. Is that also your postal address?

[18 minutes 32 seconds][Customer] : Yeah. How loosely brought myself.

[18 minutes 34 seconds][Agent] : Yeah.

[18 minutes 33 seconds][Customer] : Yeah, I'm here.

[18 minutes 34 seconds][Agent] : No worries. OK, We'll send you out that hard copy, which you should receive in about two to five business days.

[18 minutes 41 seconds][Customer] : Yeah. I'm a bus driver.

[18 minutes 40 seconds][Agent] : Now, do you have an Yep. Sure. No worries. Brian, do you have an e-mail address at all?

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

[18 minutes 48 seconds][Agent] : What's your e-mail?

[18 minutes 48 seconds][Customer] : Brian Pilgrim.

[18 minutes 50 seconds][Agent] : Yep.

[18 minutes 50 seconds][Customer] : Brian pilgrim22gmail.com. Yeah, something like that.

[18 minutes 55 seconds][Agent] : Perfectnoworriesthatsbrian22@gmail.com. Awesome.

[18 minutes 57 seconds][Customer] : Yeah, that's the one. Yeah.

[19 minutes][Agent] : Yeah, perfect. Thanks very much. Easy. All right, so I'll send you an e-mail copy, which should come through in about 10 to 15 minutes.

[19 minutes 7 seconds][Customer] : What are you guys on the Are you guys other singers? Jane Things are you?

[19 minutes 7 seconds][Agent] : But the hard copy, Yeah, yes, yeah. We're the Australian seniors. That's right. Yeah, yeah.

[19 minutes 17 seconds][Customer] : That's why it's good 'cause I'm very. Yeah, I'm in this modern

world. I'm I'm, I'm very skeptical.

[19 minutes 27 seconds][Agent] : Sure, sure. Yeah, that's fair. No, that's OK. I respect that. You can never be too careful in this day and age especially so. That's fine.

[19 minutes 26 seconds][Customer] : I grew, I give my details too, and, and what phone calls I answer, 'cause as you know, in the world we live in, yeah, I'm, I'm very, yeah, I'm very skeptical with I'm sorry, but yeah, what what see, is it a real deal?

[19 minutes 47 seconds][Agent] : Yeah, absolutely. We're just based out of one office here in Western Sydney.

[19 minutes 51 seconds][Customer] : Oh yeah.

[19 minutes 50 seconds][Agent] : Uh, we're actually based in Norwest Norwest Blvd. So we, we just work out of one call center. We service the whole country from this one office. So our customer support teams in the same building, our claims teams in the same building. Umm, So yeah, we, we don't outsource to any overseas companies or anything like that. We do everything here in house. Hmm. Actually, yeah, all our departments.

[20 minutes 12 seconds][Customer] : Oh, that's alright.

[20 minutes 13 seconds][Agent] : Yeah, no, that's OK.

[20 minutes 15 seconds][Customer] : Bye.

[20 minutes 15 seconds][Agent] : Uh, yeah. All, all that departments are in here like our customer support claims, uh yeah, everybody works under the one roof, but umm, we'll just let you know the whole process. As I mentioned, it is completely up to you what you'd like to do. But if you're happy with that so far, we organized to send you out all the documentation for you to have a read through and review.

[20 minutes 34 seconds][Customer] : Yeah.

[20 minutes 33 seconds][Agent] : Now, because you have been approved, we do start covering you straight away. But as I mentioned, we don't actually take any payments at this stage. All we do for now just to get the policy started is just set up your preferred method of payment. Umm, so you can do direct debit from a bank account or a card, but you can actually choose the day you'd like the

payments to come out. However, of course, once you do review the policy, if there's anything you don't like, or even if you just change your mind and decide you don't wish to proceed.