

[1 seconds][Customer] : Hello.

[2 seconds][Agent] : Hey, good afternoon, project. This is Kaplan calling from Real Insurance. Now you're looking to some life insurance. How are you?

[10 seconds][Customer] : Yeah, all good.

[11 seconds][Agent] : Excellent. Yeah, Yeah, that's why I would like to keep our classes waiting. So I want to just confirm by answering the project Sing.

[11 seconds][Customer] : I just clicked on the phone and straight the call to me.

[23 seconds][Agent] : Yeah. Beautiful date of birth, 25th of January 1986. You're 38 years young, beautiful. Can I confirm that you are a male Australian resident? Just a clear yes or no.

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

[36 seconds][Agent] : Thank you for that And please the calls are recorded Sir and any advice I provide is generally made to may not be suitable to your situation and just need a capital on for real insurance. You can just call me cap for short. OK, Now online you've you've requested a quote on \$500,000. So I'll start the quote off today. Is that all right?

[53 seconds][Customer] : Yes.

[54 seconds][Agent] : Yeah, the the I'll put that just a spoke you said this question. Have you had a cigarette in the last 12 months? Yes or no?

[1 minutes][Customer] : Sorry.

[1 minutes 1 seconds][Agent] : Have you had a cigarette in the last 12 months?

[1 minutes 4 seconds][Customer] : Nope. Nope.

[1 minutes 5 seconds][Agent] : Beautiful. Alright. And while this is loading, if you don't mind me asking. So is this just for like your family, your wife, your kids or do you have any debts to pay off like part of a mortgage? What's your situation there?

[1 minutes 19 seconds][Customer] : I just, uh, I'm just, there was never any. I have any life insurance. So that's why I'm just thinking about the life insurance because I'm driving the truck.

[1 minutes 28 seconds][Agent] : Ah, right here. Truck truck driver.

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

[1 minutes 29 seconds][Agent] : OK, so it's, yeah, so thinking about the risk of OK, no worries, that's fine. Umm, so for, for example, \$500,000 life insurance, right? You're looking at \$27.30 a fortnight. So just under \$14.00 a week.

[1 minutes 45 seconds][Customer] : \$4.00 a week.

[1 minutes 47 seconds][Agent] : That's right, just under \$14.00 a week.

[1 minutes 53 seconds][Customer] : Yeah, Yeah.

[1 minutes 55 seconds][Agent] : If you go say \$300,000, you're looking at \$16.38 a fortnight, so about \$8 a week. OK, umm, what I wanna do though is see if you're actually eligible for the cover first because unfortunately not everyone does get approved. As you can imagine, sometimes your premium it could go up as well, depending on how you answer the questions.

[2 minutes 6 seconds][Customer] : OK yeah, yeah, Yep.

[2 minutes 25 seconds][Agent] : OK, if we can get you approved, then I'll explain to you what we do after that. Umm, did you want me to quote you another amount or which? Which amount is, uh, affordable for you? 500,000 or 300,000? What do you think?

[2 minutes 26 seconds][Customer] : OK yeah.

[2 minutes 41 seconds][Agent] : 500? OK, beautiful. Now, uh, I'll get your address as what's your post code for your address and you're ready. Which suburb of town is that street name and number?

[2 minutes 39 seconds][Customer] : FI 500 less 5290 Mount Gambier 20 O'leary Rd.

[2 minutes 58 seconds][Agent] : 20, could you spell the street name, please?

[2 minutes 55 seconds][Customer] : Mount Gambier Street street name is 20 O'leary Rd. Mount Gambier and house #11.

[3 minutes 9 seconds][Agent] : Yeah, alright. OK, so house #11 and could you spell the street name Old Area O'LEARY that's not coming up? Is it unit 11/20 or? Oh, yes, OK, OK, yeah, got it, got it. So unit 11/20 O'Leary Road 9, Gambia SA 5290. Is that where your mail goes to as well?

[3 minutes 20 seconds][Customer] : O'LEARY Yeah, yeah, yeah.

[3 minutes 41 seconds][Agent] : Do you have a landline number or just a MUA?

[3 minutes 46 seconds][Customer] : Not mobile only. Yeah.

[3 minutes 47 seconds][Agent] : OK, so I've got here 0410 852930 and e-mail address.

[3 minutes 58 seconds][Customer] : thatbothloud555@gmail.com. OK.

[3 minutes 54 seconds][Agent] : Uh yeah, sorry, pabaopabaola55@gmail.com, PRAPHAU jla55@gmail.com Yeah, OK, beautiful. Thanks for that.

[4 minutes 10 seconds][Customer] : Yeah, yes and yeah.

[4 minutes 12 seconds][Agent] : So look, I'll see how the cover works, OK. It's very straightforward. If you are accepted for the life insurance then 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 so let's say you take it out today and tomorrow you pass me in a car accident or a heart attack for example, Touchwood, you're gonna be covered for those kind of things straight away.

[4 minutes 28 seconds][Customer] : OK, Yeah.

[4 minutes 36 seconds][Agent] : OK now there's also a terminally ill advanced permit included as well, which means that at any time you hold the policy, if you were diagnosed with 12 months or less to live by a medical practitioner that in that case will pay out your life insurance benefit amount to while you alive. Now with the premium you might know this already but your premium is stepped which means it will generally increase each year the age. In addition, this policy is automatic indexation which means each year sum insured will increase by 5% with associated increases in premium. However, you can opt out of this automatic indexation each year if you wish to. Each year you have that option. OK, I'm gonna give you an example.

[5 minutes 19 seconds][Customer] : Yeah.

[5 minutes 13 seconds][Agent] : As an indication, if you make no changes to the policy, your premium next year would be \$30.51 a fortnight, but your benefit amount would have gone up to \$525,000. OK.

[5 minutes 26 seconds][Customer] : Mm, Hmm.

[5 minutes 27 seconds][Agent] : So, but we'll let you know roughly 4 weeks prior to the policy anniversary date of what the new premium would be. And you can apply to decline that automatic indexation each if you wish.

[5 minutes 37 seconds][Customer] : Yeah, OK, yeah.

[5 minutes 35 seconds][Agent] : And you can also find information about our premium structure on our website as well.

[5 minutes 39 seconds][Customer] : I I take to the housing, the weapons, the trains.

[5 minutes 39 seconds][Agent] : Do you have any questions so far before we go into the, uh, help and last start questions?

[5 minutes 45 seconds][Customer] : You can send all the details in my e-mail, then I'll have a look. Then I finalize that one.

[5 minutes 52 seconds][Agent] : Yeah, that's fine. So I can definitely send out an e-mail that's sort of problem. What I wanna do this take you to the questions first, see if you're eligible. Is that OK?

[5 minutes 56 seconds][Customer] : Yeah, yeah, yeah, yeah.

[6 minutes 1 seconds][Agent] : Yep, before I do that there, I'll just read this IP. It's a pre underwriting disclosure statement. It's going to explain to you a bit about the questions and how you should go about answering them.

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

[6 minutes 9 seconds][Agent] : OK so Tasia, 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 the insured. They share with other insurance providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and create the information and lodge complaints about breaches of privacy.

[6 minutes 37 seconds][Customer] : None.

[6 minutes 37 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.

[7 minutes][Customer] : None.

[6 minutes 55 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. Now, do you understand and agree to your duty? Just declare yes or no.

[7 minutes 21 seconds][Customer] : Sorry. Sorry.

[7 minutes 22 seconds][Agent] : So do you understand and agree to your duty?

[7 minutes 26 seconds][Customer] : Yeah.

[7 minutes 27 seconds][Agent] : Thank you for that. Now, the first question is in light of COVID-19, OK. So it's asking you, Sir, 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, Sir. No.

[7 minutes 37 seconds][Customer] : No, no.

[7 minutes 42 seconds][Agent] : OK, first question of the actual. I'm writing nice and easy. Good luck. So it's asking you, are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia? Yes, Sir, no.

[7 minutes 56 seconds][Customer] : No, no, I'm just a temporary agent.

[8 minutes 1 seconds][Agent] : Uh, you're on a visa.

[8 minutes 4 seconds][Customer] : Yeah, I have a visa.

[8 minutes 5 seconds][Agent] : What kind of visa are you on?

[8 minutes 7 seconds][Customer] : The temporary visa like temporary agents TR.

[8 minutes 13 seconds][Agent] : Temporary visa? OK, so I just wanted to ask you, the visa allows you to legally work here in Australia. OK. And have you been on that visa for more than six months?

[8 minutes 21 seconds][Customer] : Yes, yes. Last two years, Yeah.

[8 minutes 26 seconds][Agent] : OK, beautiful. And are you your, your future intentions is that to permanently reside in Australia in the future? OK, beautiful. Thanks for that. Alright, that's fine. So, umm, you're considered as an Australian resident, but we'll go no to this question first. So do you hold a current visa that entitles you to reside in Australia? Yes or no?

[8 minutes 34 seconds][Customer] : Yes, yes, OK, yes.

[8 minutes 48 seconds][Agent] : OK, uh, it is hereby understood and agreed that cover will cease under this policy if the life insured ceases to reside in Australia. OK.

[8 minutes 58 seconds][Customer] : OK, I want to know.

[8 minutes 58 seconds][Agent] : So basically saying if you go to another country and and umm and you reside there permanently, this cover will stop covering you.

[9 minutes 6 seconds][Customer] : OK.

[9 minutes 5 seconds][Agent] : OK, That's what the exclusion say. So it is hereby understood and agreed that cover will cease under this policy. They're life insured. Cease this to not in Australia. OK, yeah. Next question, Does your work required to go underground, work at heights above 20 meters, dive to depth field of 40 meters, use explosives or travel to areas experiencing war or civil unrest to work offshore? Yes, Sir, no. Now the next section is in relation to your heart and weight. Please be aware that I am required to obtain a confident single figure measurement for each in order to continue the application. The system does not allow me to enter any approximate figures, words or heart and weight values. So the first question, what is your exact type? You need this to be in centimeters or feet and inches. Uh huh, 6 feet. OK, what is the exact weight?

[9 minutes 31 seconds][Customer] : No, it's the my height, it's the six feet, Yeah, it's exactly like 55 feet, 11 inch.

[10 minutes 12 seconds][Agent] : OK, uh, alright, so whatever is you're comfortable with what what are you more comfortable with? Centimeters or feet and inches? OK, you just No, no, that's fine. We can do centimeters. Did you say 180 or 188? 180 OK, beautiful exact 180 centimeters. OK, umm now the next question. What is the exact weight kilograms. Thanks for that. Uh, so I'm happy to put in the exact time as 180 centimeters and the exact weight in as 89 kilograms.

[10 minutes 12 seconds][Customer] : And in Sandi in centimeter 18018, Yeah, you can mention in centimeter 180 or if you want mention in feedback, yeah, one and 180 by 80, only 89, yes, yes.

[10 minutes 55 seconds][Agent] : Is it a clear yes, Sir, No thanks. And have you experienced any unexplained weight loss or more than 5 kilograms in the last 12 months? Yes Sir, no to the best of

your knowledge. Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Yes, sooner. Yeah, definite plans to travel and reside outside of Australia. Are you booked or will be booking travel within the next 12 months? Yes, sooner.

[11 minutes 5 seconds][Customer] : No, no, no, no, still not. Yeah, no.

[11 minutes 32 seconds][Agent] : Sorry, can I get it? Can I get a clear yes or no for that? So do you have definite plans to travel or reside outside of Australia IE booked or will be booking travel within the next 12 months? Yes, Sir.

[11 minutes 44 seconds][Customer] : No, no, still not. Still not.

[11 minutes 43 seconds][Agent] : OK, thanks for that. And just letting you know visible what covers as well. OK, next question, do you have existing life insurance policies with other life insurance companies with a combined total sum a short of more than \$5,000,000 yesterday?

[11 minutes 45 seconds][Customer] : No, no.

[12 minutes 5 seconds][Agent] : OK, next set of questions you asked to your medical history. If you have any questions, please stop and ask me. OK, so the questions are asking you, have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice, say any of the following cancer, tumor, moral cyst, including skin cancer, sunspots, Melanoma, or leukemia? Yes or no. Have you ever had an abnormal PSA test or an enlarged prostate? Yes or no.

[12 minutes 32 seconds][Customer] : No, no.

[12 minutes 42 seconds][Agent] : Stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure? Yes or no. High cholesterol, thyroid condition, or neurological symptoms such as dizziness or fainting. Yes or no. Diabetes, raise blood sugar, impaired glucose tolerance, or impaired fasting glucose. Yes or no. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder, or pancreas. Yes or no. Uh, epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Harkinson's disease, or paralysis. Yes or no. Anxiety, depression or stress required medical treatment or any other mental health disorder? Yes Sir. No. Any legal drug use, abuse or prescription medication or receive medical advice or counseling for alcohol consumption? Yes Sir. No.

[12 minutes 50 seconds][Customer] : No, no, no, no, no, no, no.

[13 minutes 48 seconds][Agent] : Disorder of the kidney or bladder, Yes Sir. No. Blood disorder or disease? Yes Sir. No. Asthma or other respiratory disorder, excluding child asthma, yes, sooner.

[13 minutes 51 seconds][Customer] : No, no, no.

[14 minutes 3 seconds][Agent] : OK, next question, other than what you've 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 waiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? Yes, sooner. Other than what you've already talking about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks is so now? So you're saying yes to that last one?

[14 minutes 39 seconds][Customer] : No, no.

[14 minutes 41 seconds][Agent] : Oh yeah. I'll repeat this question for you, Sir. Other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? Is so now?

[14 minutes 50 seconds][Customer] : Everyone at the company is really excited about becoming that a lot to do.

[14 minutes 54 seconds][Agent] : OK? Three more questions and then we're done. OK, now the next two regards to your family history. When I say immediate family, I'm only referring to your mother, your father, your brothers and sisters only.

[14 minutes 54 seconds][Customer] : No, no, the research is really going to have a major impact on us. OK, that is with a considerable amount of tranquilizer. No. OK.

[15 minutes 5 seconds][Agent] : OK, so the questions ask you, to the best of your knowledge, have any of your immediate living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial and the modest polyposis? To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other habitat disease prior to age 60?

[15 minutes 16 seconds][Customer] : I was fine with all of your paperwork, fine with agreeing to not

talk to anyone in my life for six months. My dad. Dad had been spoke. What?

[15 minutes 34 seconds][Agent] : Sorry to hear that.

[15 minutes 32 seconds][Customer] : How were you fine with those things?

[15 minutes 34 seconds][Agent] : OK, Was that prior to age 60 before you? Was the age of 60?

[15 minutes 37 seconds][Customer] : It seems like quite a leak for a job opportunity. Yeah. Yeah. Above 60. Yeah, it's 60.

[15 minutes 40 seconds][Agent] : OK older than 60, OK.

[15 minutes 44 seconds][Customer] : Yeah, older than 55.

[15 minutes 45 seconds][Agent] : OK, this is asking before 60, Sir, Before 60. OK, I'll ask that again then. To the best of your knowledge, having the immediate suddenly suffered from cancer, heart condition, stroke or other heavily tear disease prior to age 60.

[15 minutes 48 seconds][Customer] : No, No, no, no.

[16 minutes 1 seconds][Agent] : OK, thanks. And this is the last question OK, Just to see how much of A day that you are. So the questions ask you other than one of events like gift certificate of vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger in a recognized airline, motor racing, parachuting, mountaineering, ad sailing, scuba diving deeper than 40 meters, cabaret diving or any other hazardous activity? Yes, I know.

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

[16 minutes 26 seconds][Agent] : OK, thanks. That that's the last question. OK, let me look the application. So I've got great news for you, Pramjit. Congratulations. You've been fully approved for the life insurance under the terms and conditions. OK, so big well done. Umm now, as I mentioned to you earlier on, we can send out an e-mail, the link to the PDS and the pricing. That's not a problem uh, you, you do have that option. However, we have another option for you, which is because you've been approved. We can actually give you a piece of mind knowing that you are covered from today under the terms and conditions project.

[16 minutes 56 seconds][Customer] : Umm, you probably shouldn't have done that so fast.

[16 minutes 58 seconds][Agent] : You don't have to make any payments straight away. You choose

a date in the future that suits you and then from whatever date you select, you do get a 30 day cooling off. As well. So if you change your mind within the 30 days, refund any premiums you've paid unless the claim has been made. OK, Does that sound fair to you?

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

[17 minutes 18 seconds][Agent] : OK, so even though we cover you from today, when did you want the first payment to come out? You choose that date. OK, so that's fine. So you what I'll do is I'll send this out as an e-mail first, OK, It's a pre activation e-mail. It'll ask you for a password. OK. It's your date of birth, so it'll be to 501-1986.

[17 minutes 25 seconds][Customer] : Yeah, you can send, send me the details and I'll look and then I'll I'll take the date, OK, OK.

[17 minutes 45 seconds][Agent] : OK, So you put, that's your password, you put it in. If you're happy with it, you can do it on that e-mail. There's a buy now button. You click on that and you can put in your banking details and set it up yourself, OK.

[17 minutes 56 seconds][Customer] : Yeah, yeah, no worries.

[17 minutes 57 seconds][Agent] : Otherwise, what I'll do is I'll give you a call back once you get a chance to read through everything. How about if I give you a call back maybe on next Wednesday? Would that be better?

[17 minutes 57 seconds][Customer] : Yeah, yeah. That, that, that, that.

[18 minutes 9 seconds][Agent] : Give you some time? Yeah.

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

[18 minutes 11 seconds][Agent] : Any particular time on Wednesday evening?

[18 minutes 14 seconds][Customer] : Evening time is the best time after 5:00.

[18 minutes 16 seconds][Agent] : Time after five. OK, hold on one SEC because you're not here. I'm not here. Too late all the time. How about on Monday? How about on Monday? Would that be better? I'm here till 7:30. Your time.

[18 minutes 25 seconds][Customer] : So after 4:00, you can, because I always finished because when I drive, I do not pick any calls. That's good. Bigger, bigger.

[18 minutes 37 seconds][Agent] : OK, so, yeah, no, that's fine. I, I understand that. Umm, obviously that's not safe. Yeah. Umm, but how about a Monday? I'll be here till 7:30.

[18 minutes 41 seconds][Customer] : Yeah, yeah, yeah, yeah. Monday.

[18 minutes 49 seconds][Agent] : Better. Yeah, right after 4:00.

[18 minutes 48 seconds][Customer] : You can call to Monday, but yeah, yeah.

[18 minutes 53 seconds][Agent] : OK. Beautiful. Let's do that. OK. And you let me know how you go. Otherwise, like I said, you have the option to take out the policy in that e-mail as well. OK. Beautiful.

[18 minutes 53 seconds][Customer] : After 4:00, yeah, yeah, yeah, I can always take it.

[19 minutes 3 seconds][Agent] : Beautiful. You have a wonderful day. I'll speak to you. I'll speak to you on Monday. Take care.

[19 minutes 3 seconds][Customer] : Yeah, yeah, all the things about that.

[19 minutes 7 seconds][Agent] : Thanks. Bye.