

[11 seconds][Agent] : Good morning, Roslyn, this is Kapil. I'm calling from Australian Feeders Insurance. You're looking to some life insurance online, how are you?

[9 seconds][Customer] : Hello, I'm very well and yourself.

[21 seconds][Agent] : I'm fine, thank you. Thanks for asking. I'm obviously calling to write you for the pricing on the cover and some questions you might have as well.

[27 seconds][Customer] : Yes, that's correct.

[27 seconds][Agent] : Before I do that though as well, just confirm I'm answering to Roslyn Sutton, beautiful and your date of birth of the 19th of May 1950.

[38 seconds][Customer] : That's correct.

[36 seconds][Agent] : So you're 73 years young, beautiful And can I confirm that you are a female Australian resident just to clear your server Beautiful. Thanks for that. And please our calls are recorded or any advice I provide is general in nature that may not be suitable to your situation and that you still can learn from Australian senior insurance. You just call me Cap for short.

[46 seconds][Customer] : That's correct, Cap. Certainly. I will. Thank you.

[59 seconds][Agent] : OK, Beautiful. You're very welcome. Now, umm, before I go on, if you don't mind me asking, what sort of got you looking into some life insurance? What prompted the inquiry? Yep.

[1 minutes 9 seconds][Customer] : Well, we have life insurance and it's, it's, it's too, it's too expensive, cap.

[1 minutes 15 seconds][Agent] : OK.

[1 minutes 16 seconds][Customer] : And we're a bit over it.

[1 minutes 19 seconds][Agent] : Hi. Yep.

[1 minutes 17 seconds][Customer] : We've paid it for so many years and we yeah, we, we, we're pensioners and we just can't continue to pay the premiums that we're paying.

[1 minutes 28 seconds][Agent] : OK.

[1 minutes 29 seconds][Customer] : But we're Co only covered for 50,000. So I, I, I don't quite know exactly. We probably don't need more than that.

[1 minutes 29 seconds][Agent] : That's fine, Sir, but yeah, fair enough. Yeah, 100%.

[1 minutes 37 seconds][Customer] : But the only reason we have it is for the kids to be able to clean everything up and sell everything and have money to do whatever they needed to with the house.

[1 minutes 50 seconds][Agent] : So basically just just for the final expenses and immediate expenses, in other words.

[1 minutes 55 seconds][Customer] : Yes, that's correct.

[1 minutes 55 seconds][Agent] : Yeah, too easy now, that's what. Do you know how much you're paying at the moment at all like.

[2 minutes 1 seconds][Customer] : We pay 6 monthly and it would cost us over \$3000 for the year.

[2 minutes 8 seconds][Agent] : Each oh for the year OK, no worries. So let's see what we can do for you. We would also can do fortnightly, monthly or yearly.

[2 minutes 11 seconds][Customer] : Yeah, yes. And do you need my husband's details as well?

[2 minutes 17 seconds][Agent] : OK, umm, but I spent yeah, I can grab his details of if it's a code for him. And so what's his date of birth?

[2 minutes 26 seconds][Customer] : His date of birth is 16/11/49.

[2 minutes 25 seconds][Agent] : When you're ready, 1949. So that means he's, uh, 74 years young. And what's his first name?

[2 minutes 35 seconds][Customer] : Philip. Philip.

[2 minutes 38 seconds][Agent] : Yep. And surname the same.

[2 minutes 40 seconds][Customer] : Correct.

[2 minutes 42 seconds][Agent] : Can I confirm that he's a male Australian resident?

[2 minutes 45 seconds][Customer] : You are correct.

[2 minutes 46 seconds][Agent] : Beautiful. Thanks for that And he's your husband. So let me just add him on. Just bear in mind if you take this out together or separately, you still pay the same premium. So there's no discount things like that.

[2 minutes 56 seconds][Customer] : OK, Yep.

[2 minutes 55 seconds][Agent] : Uh, but I'll definitely run through some pricing for him as well. I'll

explain you how the cover works there. Look, obviously at the end of the day, uh, it is there to give you that Peace of Mind knowing that your loved ones are financially protected. Uh, how we give you this piece of mind though, we, they are very easy for our customers to apply for. So all we do is we take it through eight yes or no questions over the phone in relation to your health. And that's obviously the fee if you're eligible for the car. OK.

[3 minutes 19 seconds][Customer] : Certainly.

[3 minutes 20 seconds][Agent] : How the cover works is if you are accepted and once you decide to commence the policy, you will be covered immediately for death due to any cause except suicide in the 1st 13 months.

[3 minutes 33 seconds][Customer] : Okie, Dokie.

[3 minutes 34 seconds][Agent] : OK. That is also in addition that terminally ill advanced payment included as well. What that means for is that at any time you hold the policy, if you were diagnosed 24 months or less to live by a specialized medical practitioner, then obviously in this situation we'll pay the whole life insurance benefit amount to you while you allow it.

[3 minutes 54 seconds][Customer] : Okie dokie.

[3 minutes 54 seconds][Agent] : OK, Umm, any questions, uh, around that at all?

[3 minutes 59 seconds][Customer] : None, None whatsoever.

[4 minutes][Agent] : Too easy, Too easy. Let's have a look at the pricing. Now obviously I can give you as many quotes as you want. Uh, what if I make sure we find so it's affordable for you as well, But can I just ask you, have you had a cigarette in the last 12 months? Yes, Sir.

[4 minutes 13 seconds][Customer] : Absolutely not hate to sing.

[4 minutes 15 seconds][Agent] : No. Could I just get a clear yes or no for that, please?

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

[4 minutes 19 seconds][Agent] : Yeah, beautiful. Thanks. That just A and, and how about Philip? I'm assuming is the same.

[4 minutes 19 seconds][Customer] : No, no, no, no.

[4 minutes 25 seconds][Agent] : OK, all right, so with the level of cover, uh, remember minimum is

\$10,000 and then the maximum we could offer is \$200,000 and we pay this money out as a lump sum payment. If you would have possibly before your 85th that they would the policy ends. OK.

[4 minutes 40 seconds][Customer] : Correct.

[4 minutes 41 seconds][Agent] : Uh, however, in the event of an accident to death, we will triple your benefit amount as well because we do understand accidents can be unexpected and they could have a greater impact on the loved ones. Uh, but what amount did you want me to start off at?

[4 minutes 54 seconds][Customer] : Well, start at 50 please cap.

[4 minutes 55 seconds][Agent] : Sure, sure. Let's have a look here. So \$50,000 each. I'll give you an example. So \$50,000, umm, for yourself, you're looking at a rebate which will payout \$150,000 in the event of an accident to death. You're looking at \$86.66 a fortnight, so it's about \$43 a week.

[5 minutes 15 seconds][Customer] : Right.

[5 minutes 15 seconds][Agent] : And for Philip, you're looking at \$134 a fortnight. So it's about, uh, \$77 a week.

[5 minutes 25 seconds][Customer] : OK.

[5 minutes 25 seconds][Agent] : Oh, actually, sorry, \$67 a week.

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

[5 minutes 28 seconds][Agent] : Yeah, that's right. All up, it's.

[5 minutes 29 seconds][Customer] : So because I haven't got my phone here so I can throw it through a calculator, how much is it annually? Sorry. Yes, go ahead.

[5 minutes 35 seconds][Agent] : Yes, all up it's \$220.66 a fortnight. So pay and then it works out to be about, uh, \$5737.38 together. So right now you're paying.

[5 minutes 48 seconds][Customer] : OK, so it's more than what we're paying that's about. So let me see, we're paying about just over 3000 a year say yes together.

[6 minutes 3 seconds][Agent] : Together or simply, uh, about a conforno that's 50,000 each. OK, well, I mean, do you know, do you know when the policy stops covering you though? Do you know what age that?

[6 minutes 8 seconds][Customer] : Yes, I well it, I think it continues the same as you about 85 or

something.

[6 minutes 21 seconds][Agent] : Right. OK. Uh, the other thing I wanna let you know those obviously in terms of the premiums of this cover your previous step, which is will increase each year, but I'll give you an example of how much it actually goes up by. So as an indication, if you make the changes to the policy, your premium next year will be \$92.73 per fourth months. It's gone up by roughly \$6. OK for next year. Fair enough. Now look, that's what I mean.

[6 minutes 31 seconds][Customer] : Yeah, yeah, yeah, it's pretty expensive, but thank you, Kat.

[6 minutes 46 seconds][Agent] : Umm, yeah, Look, I mean, that's OK.

[6 minutes 48 seconds][Customer] : It was, I've been thinking about doing something about finding out and I'm and I want to find out about that. I don't know whether or not you can do house insurance.

[6 minutes 51 seconds][Agent] : Sure, I can put you through to them. Uh, there's another department.

[7 minutes][Customer] : So well, I might.

[7 minutes 3 seconds][Agent] : Is that OK? Yeah, sure, sure.

[7 minutes 3 seconds][Customer] : What I'll do is I'll do it in the new year because I've got people coming for dinner tonight and I just thought IW it came up and I thought, right, just make a call, Ross. So if I've done that cap and I appreciate your time and I'll get back and find out.

[7 minutes 25 seconds][Agent] : MMM.

[7 minutes 18 seconds][Customer] : But I don't think you insure homes on acreage and we're on 13 acres or 5.25.

[7 minutes 25 seconds][Agent] : Oh, really? Yeah. Look, I'm not too sure. Umm. But yeah, like I said, in the future, you could just call this number. It's 131343 and you just need to follow follow the prompts.

[7 minutes 33 seconds][Customer] : Yes, yes, OK, excellent. OK.

[7 minutes 41 seconds][Agent] : No worries. Merry Christmas to you too. Take care.

[7 minutes 40 seconds][Customer] : Thank you Cap and happy Christmas if you celebrate Christmas

and and all the very best.

[7 minutes 46 seconds][Agent] : Thank you. Cheers. Bye.

[7 minutes 46 seconds][Customer] : Thank you for your time by.

[7 minutes 48 seconds][Agent] : Bye.