

[1 seconds][Customer] : Hello.

[2 seconds][Agent] : Hello. Hey Megan, it's Azer calling from Australian Seniors Insurance. I was just giving you a call in regards to the enquiry you made online.

[11 seconds][Customer] : Yeah, I'm just looking, just hoping to get like a ballpark figure of what what a premium would be.

[16 seconds][Agent] : Yeah, yeah. Mistress settle it was changed details on the account. So would you like me just switch that over to yours?

[27 seconds][Customer] : Well, it's actually for him.

[30 seconds][Agent] : OK, No problem then. OK, We'll we'll just go along with that then. OK, please. Now all of our calls are recorded. Any advice you provide is general and H that may not be suitable. SI that to your situation. Can I confirm that you are a female Australian resident and Shane is a well male Australian resident?

[44 seconds][Customer] : Yes, correct.

[49 seconds][Agent] : OK, thank you Medium, so I can have a better understanding of what sparked your interest. Are you new to life insurance or do you currently have some cover in place?

[57 seconds][Customer] : No, we currently have some cover in place but it's getting far too expensive so I'm looking for an alternative.

[1 minutes 5 seconds][Agent] : Yeah, no, fair enough. Just a little note, if you are replacing an an existing policy, we recommend that you do not cancel that policy until the application has been approved and you review this policy. As your new policy may not be identical to your existing cover. You should also consider the benefits that may not apply or waiting periods that may start again and now.

[1 minutes 24 seconds][Customer] : Yep, that's fine.

[1 minutes 25 seconds][Agent] : OK, cool. What I'll do is explain the main features and benefits and run through some pricing with you. So seniors life insurance is designed to provide financial protection for your loved ones for a lump sum payment if you were to pass away before your 85th birthday. When the policy ends, you can choose cover between 10,000 up to 200,000 and nominate

up to five beneficiaries to receive their nominated benefit amount. If this is due to an accident, your chosen benefit amount will triple and we we also include an advance payment of 20% of the benefit amount to help with funeral costs or any other final expenses at that time. It's easier to fly. We just ask you 8 yes or no questions relating to your health over the phone to see if you are approved.

[2 minutes 11 seconds][Customer] : None.

[2 minutes 5 seconds][Agent] : 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. In addition, there is a terminally ill advanced payments included in the cover. It's you were diagnosed with 24 months or less served by a specialized medical practitioner, We can pay your benefit amount in full to help with medical costs to ensure all you receive the best kit possible. Do you have any questions for me so far, Megan? OK, no problem. And could I actually just get grab your address as well, please? Yeah.

[2 minutes 30 seconds][Customer] : No, yeah, it's 9 Gordon.

[2 minutes 44 seconds][Agent] : Yeah.

[2 minutes 43 seconds][Customer] : Gordon Spring Drive.

[2 minutes 47 seconds][Agent] : Spring Dr. Did you say?

[2 minutes 48 seconds][Customer] : Yep, correct.

[2 minutes 55 seconds][Agent] : What was the post code? Sorry. OK, bear with me. I'll just make this locate that. OK. Glenmore 9 Gordon Spring Dr. Yeah. OK.

[2 minutes 51 seconds][Customer] : Glenmore GGLENMORE, 2570 Yep, correct.

[3 minutes 11 seconds][Agent] : And that's the same for your postal address, OK. OK. Now just to confirm these would be questions. Well, we're all I'm asking you on behalf of Shane. So would you know if Shane has had a cigarette in the last 12 months?

[3 minutes 43 seconds][Customer] : No.

[3 minutes 45 seconds][Agent] : OK. Uh, keeping in mind the level of cover ranges from 10,000 and up to 200,000 and we can look at different amounts until we find the right level of cover. What benefit on that would you like me to look at?

[4 minutes 3 seconds][Customer] : I'll start with the maximum if we can.

[4 minutes 6 seconds][Agent] : Sure, maximum. So daily issues loading. OK, so Shane Markeson, for \$200,000 of cover you are looking at a payment of \$148.21 per fortnight. In addition, we do provide you with a free online legal will valued at \$160.00 with each policy and a complimentary subscription of Australian Senior's Day magazine with each policy. Would you like me to look at any other levels of cover?

[4 minutes 43 seconds][Customer] : No, no, that'll be fine to start with.

[4 minutes 46 seconds][Agent] : That'll be fine. OK.

[4 minutes 48 seconds][Customer] : That's that's really all I was after at this point.

[4 minutes 50 seconds][Agent] : OK. No problem. So do you want me to send that quote out for you?

[4 minutes 54 seconds][Customer] : No, that's fine. That's OK.

[4 minutes 57 seconds][Agent] : OK, no problem. Then.

[4 minutes 58 seconds][Customer] : Thank you.

[4 minutes 58 seconds][Agent] : Was there anything else I can help you with? That's all.

[5 minutes][Customer] : No, that that covers it. Thank you very much.

[5 minutes 3 seconds][Agent] : No problem. Thank you for your time. Have a good day.

[5 minutes 4 seconds][Customer] : OK, thanks you too.

[5 minutes 5 seconds][Agent] : Bye.

[5 minutes 6 seconds][Customer] : Bye. Bye.