

[1 seconds][Customer] : Hello, here.

[3 seconds][Agent] : Hi Peter, My name is DJ here calling from Australian Seniors Insurance. How are you doing today?

[2 seconds][Customer] : Speaking good. Thank you. You're very quick.

[9 seconds][Agent] : Yeah, I can see you just on our website a moment ago and inquire about some of our life insurance. So we're here to take you through that Peter, but also have to ask any questions that you may have as well. I'll just need to quickly remind you though that our calls are recorded and any advice I provide is general in nature and may not be suitable to your situation. And just confirming that I'm speaking with Peter Young, Is that correct?

[27 seconds][Customer] : Yes, Alright, yes.

[32 seconds][Agent] : And your date of birth, that is the 7th of September 1948.

[37 seconds][Customer] : Correct.

[38 seconds][Agent] : And you're a male and also an Australian resident.

[42 seconds][Customer] : Yes.

[42 seconds][Agent] : Thank you. Now just if you're you're smoking, so to say, Peter, have you had a cigarette in the last 12 months? That that's awesome. Now you've seen on our website of cover, it does range from the \$10,000 up to the \$200,000. The quote you had requested from the website that was of the \$20,000 of coverage that. Would you like me to start off the quote for you today?

[49 seconds][Customer] : No, don't see how we go on that one.

[1 minutes 4 seconds][Agent] : Yeah. Could we use that as a startup point? And if you want to look at any other coverage up or down from there, just let me know.

[1 minutes 4 seconds][Customer] : Yeah, yeah.

[1 minutes 9 seconds][Agent] : But just follow the pricing is uploaded on the system here for you. I'll give you a quick rundown how the cover does work and what's included in the cost as well. Just a quick question, if you don't mind me asking yourself, Peter, what would spark that interest? You want to take a look at this insurance for yourself today? OK, so this one, did you have something you already have covered in place at the moment? Was this? Would this be something that's new to

yourself?

[1 minutes 24 seconds][Customer] : Oh, I just saw an ad on the on the on the television, actually, to be honest, OK, I've had a small cover, but it was with Westpac and I changed banks and then I changed e-mail and I lost contact with it. I had it for about 10 years, but it was only for 10,000. But yeah, it's just, it's just that now, so.

[1 minutes 50 seconds][Agent] : No, no, that's OK. Well, the great thing about organizing your, your life insurance cover with us here just trying to say is you can tailor this cover to your needs and around your budget and it's very easy to apply for as well. So there's no medicals, blood cyst or anything like that required from you. We only ask you 8 questions over the phone in relation to your health to see if you can be approved and if you are accepted. And once you decide to convince the policy, you will be covered immediately for death due to any cause except so aside in the 1st 13 months.

[2 minutes 19 seconds][Customer] : Yes, it's on what?

[2 minutes 20 seconds][Agent] : OK, Now in terms of how we do pay the funds, where that process works is you could nominate up to five beneficiaries to receive their nominated benefit amount and this will just get paid out as a lump sum payments to them if you were to pass away before your 85th birthday when the policy ends and how would be your loved ones and use that money? They'll have the freedom about to use that. How would the base sum be? But umm what's the benefit amount that you are insured for with us you paid? That does triple for accidental deaths. If you come for the likes of the \$20,000, that's going to pay out a total of \$60,000 for accidental death.

[2 minutes 57 seconds][Customer] : Yes.

[2 minutes 58 seconds][Agent] : Now also for that extra peace of mind at no extra cost, there is what we refer to as being a terminally ill advanced payment, which is included in the cover. We hope that you never have to use this, but it just means that if you were diagnosed with 24 months or less to live by a specialized medical practitioner and we can pay out your life insurance to you in full whilst your wife's still living. And you can use these funds to help things like medical expenses, et cetera.

[3 minutes 30 seconds][Customer] : Mm hmm.

[3 minutes 27 seconds][Agent] : And the beneficiaries of your policy, they can request for a 20% advance payment of the benefit amount just to help cover the funeral costs or the other final expenses as well. So any questions before we go through that pricing next, Peter?

[3 minutes 38 seconds][Customer] : Yeah, no, that's what I've read already. I think you've.

[3 minutes 45 seconds][Agent] : OK, cool. Oh, simple. Now that you've got a good idea of how the cover works, we'll go through that pricing. So if you're looking at the \$20,000 of cover fortnightly, that one is \$61.37, so just over \$30 a week roughly. And did you want me to adjust that cover any way up or down from there? What are your initial thoughts starting off with the 20,000?

[4 minutes 8 seconds][Customer] : No, that should be alright, I suspect. Yeah, No, that that's about right. Nothing. Nothing.

[4 minutes 14 seconds][Agent] : And look, it is, it is flexible in saying that, Peter. So if your circumstances through change, you can give us a call to apply the reduce your level of cover or you can apply to take out a separate top up policy from now and before you turn 80 or it'll just be subject to your eligibility at the time. But just to make sure you're fully aware of how our cover does work. So your premium is it, which means it will increase each year, but it's not an age base increase. So you don't have to worry about increasing more and more the holding again. So as an indication, if you make no changes, so the poll, your premium next year will be \$65.67 a fortnight. It's about a \$4.00 difference in the following year.

[4 minutes 54 seconds][Customer] : Mm hmm.

[4 minutes 51 seconds][Agent] : It's if you do wish so, you can also find information about our premium structure on our website as well. But the next step, let's step here though, Peter. So I'll just update all your contact details. We'll quickly go through these health questions so we can check the eligibility. It's only 8 years or no questions. So very simple to check that and then once we get you approved, that's going to allow us to send that all out to full secrets and read through all of that. It just make sure that the coverage is right for yourself. Now I've got an e-mail address from the inquiry that's info hmobilefosting.com dot AU. Is that correct?

[4 minutes 58 seconds][Customer] : I have it next month, correct?

[5 minutes 25 seconds][Agent] : And then just also post out a physical copy of that to you in the mail as well. What was your post code in QLD and Suburb?

[5 minutes 25 seconds][Customer] : Yes, 4077 Richlands.

[5 minutes 39 seconds][Agent] : Richlands and then just a street number ending. Yep, prospect, So that's 137 and then is that, oh, you know, 52?

[5 minutes 38 seconds][Customer] : Richlands, OK, it's street number's 137 Prospect, it's unit #51 one at 1330.

[6 minutes 2 seconds][Agent] : Thank you. So 51 slash 137 is that progress Rd. Which ones? Cool. And your postal address, Peter, would that be the same as your home address? Yep. Cool. And this is my phone number that would you have to say this is your best and only contact number as well.

[6 minutes 6 seconds][Customer] : Yes, yes, yes, yes.

[6 minutes 17 seconds][Agent] : Thank you, Sir. Just before we do go through these health questions, I do need to read out a pre underwriting disclosure statement beforehand. So just as a reminder, just read. Please be aware all calls are recorded for quality and monitoring purposes and we collect your personal information to provide insurance quotes, issued cover and other related services. We'll share this with your insurer and may share with other Australian service providers for the purpose of administering your policy or handling things. Our privacy policy tells you more, including how to access and creature information and lodge complaints about breaches of privacy. 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 asked you and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to our any early discussions you have had. If you do not take reasonable care, you may breach your Judy.

[7 minutes 18 seconds][Customer] : Movie.

[7 minutes 18 seconds][Agent] : And if this happens, you sure may be entitled to cancel your policy, decline a claim, or make adjustments to the terms and conditions of your policy.

[7 minutes 32 seconds][Customer] : Yes.

[7 minutes 27 seconds][Agent] : But just as you repeat, if you understand and agree to Judy, yes or no and very simple. So first question here is just in light of the COVID. So 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? And in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke?

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

[7 minutes 56 seconds][Agent] : And in the last five years, have you been admitted to hospital as an inpatient because of a lung disease other than for asthma or pneumonia as the only conditions?

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

[8 minutes 7 seconds][Agent] : And 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 has split to other organs? Or you currently also seem to be treated with chemotherapy?

[8 minutes 29 seconds][Customer] : I think no.

[8 minutes 31 seconds][Agent] : That's OK.

[8 minutes 31 seconds][Customer] : Have I had none of that? No.

[8 minutes 34 seconds][Agent] : No, that's OK.

[8 minutes 34 seconds][Customer] : No, no, no.

[8 minutes 34 seconds][Agent] : Did you need me to read me that out or are you confident that was OK? Cool.

[8 minutes 37 seconds][Customer] : I just lost track of what the question was.

[8 minutes 38 seconds][Agent] : No, that's all right. Just confirm. So it's asked that question for was that a yes or no for that one? And next question before just is, do you have a renal soy kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future? And do you have a liver condition that will require a transplant in the future?

[8 minutes 43 seconds][Customer] : No, no, no.

[9 minutes 1 seconds][Agent] : And have you been diagnosed with or currently undergoing testing form or has a doctor advised you to be tested for motor neurone disease or any form of dementia including Alzheimer's disease? And in the last five years, have you attempted suicide or been hospitalized for a mental health condition? And last question just says, are you experiencing any unexplained symptoms or 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?

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

[9 minutes 37 seconds][Agent] : Yep. So congratulations, Peter, you've been approved for our life insurance cover today. As you can see, the all there was only 8. They are still quite extensive questions. So what you wanted downsize of my job is having to inform the customers that we cannot offer them the life insurance cover because you're well and healthy yourself today you've been approved. So again, congratulations. So there's promise now that we've got you approved today, Peter, we can now go ahead and arrange to send out all your policy information to you. Have have you organized a will for yourself at this stage as well, Peter? Is that what you've been?

[10 minutes 7 seconds][Customer] : Not, not. Not currently, no.

[10 minutes 9 seconds][Agent] : No, that's OK because just to help make that process easier as well, we do provide, umm, our customers with a free online legal will which is valued at \$160.00 with each policy. So you can actually utilize this to help make that process easy and hopefully save some money in the process of doing so as well.

[10 minutes 26 seconds][Customer] : OK.

[10 minutes 26 seconds][Agent] : But umm, good news is, you have the Peace of Mind knowing that you'll be covered over the phone with us from today for the \$20,000 of the life insurance cover. And you can actually choose that payment date to start within the next 30 days to suit you. And then from that date that you slip paid attached to the policy is a 30 day calling off. So if you decide change your mind and cancel the policy within the 30 days, if you've paid any premiums to us during that time, we'll simply refund them back to you in full unless a claim has been made. OK, but if you're happy with the cover, umm, the only thing that's to do when your vehicle is just to nominate

the beneficiaries of your policy. You can either just fill out the form and send it back to us. We can do that over the phone to our service department if that's easier for you.

[11 minutes 7 seconds][Customer] : Will you e-mail me? You'll e-mail all that information with you?

[11 minutes 10 seconds][Agent] : Yeah, so we can see those actually have been approved. We can either send out a quote, the first option, The second option, because you have been approved, is we can actually organize and do one better. And then I send out the actual policy documents and also provide you with that free online legal rule as well.

[11 minutes 13 seconds][Customer] : Yeah, OK. Sounds good.

[11 minutes 25 seconds][Agent] : Do you want me to send out the quote or we have it from the range of policy and send out the actual policy information?

[11 minutes 31 seconds][Customer] : Just send it all out to me if you can. I'll go to make make sure it's all what I think it is.

[11 minutes 36 seconds][Agent] : Yeah, I could definitely do that. So you can obviously do do that. And umm, actually the coverage is right. Umm. So obviously we'll give you 2 options now that you have approved. Umm, did you want me to send out the just some generic information like the quote or did you want me to send out the actual policy and full tailored for you?

[11 minutes 53 seconds][Customer] : I think you can send the policy if you like. I think it's pretty. It sounds pretty good to me.

[11 minutes 55 seconds][Agent] : Yeah cool and that that's what I do like about it. Umm, that would choose that payment date to start within the next 30 days to suit you as well Peter. So that way you can use that time to go for the actual policy before new payments do start to come out. If you see an issue, if you decide to change your mind, you can simply give us a call to apply the cancelling part. There's no cancellation fees or anything like that. If you help you with the calendar you have to do from today's, that will be all done for you over the phone. Umm So what I'll do is I'll bring up the calendar here for you and so you'll see the e-mail copy of your policy today so you can go that is from today. We'll also post out a copy of that to you in the mail as well. But in terms of the direct debit, what day would you prefer that payment to start from? Within the next 30 days?

[12 minutes 38 seconds][Customer] : I'd like a couple of weeks at my sleep if I can.

[12 minutes 41 seconds][Agent] : That's fine. I could do it from now until 30 days from today. So you can just let me know what day you would prefer to note that down from and then I can work with you there.

[12 minutes 51 seconds][Customer] : OK, make it. What are we on now? Make it to the end of the end of the month.

[12 minutes 57 seconds][Agent] : Yeah.

[13 minutes 4 seconds][Customer] : Oh no, it's just one that's it's going to be done online anyway, so it doesn't really mean it, is it?

[12 minutes 57 seconds][Agent] : So the end of the month would be, would you prefer it on the, like on a particular day of the week or so the end of this month would be. So the last day of this month would be on a Friday, the 31st of January. Would that be what all for you? Yeah, cool.

[13 minutes 16 seconds][Customer] : Yep, sounds good.

[13 minutes 18 seconds][Agent] : And even though no payments are scheduled to start until the Friday the 31st of January, you'll still be covered over the phone from today for the \$20,000 of cover. And umm, looked at directly. But do you want to just note down a BSP, an account or a card which is easier for you?

[13 minutes 35 seconds][Customer] : My card's probably easier. I've got that right, yes.

[13 minutes 31 seconds][Agent] : Peter, that's fine just for security purposes while obtaining your card details. So call recording will stop and or recommit after we've collected your accounts. And we don't need you to read out the security numbers at the back of your card either. So you keep that for your own security. But I'll just pause it for you now. Umm, do you have? Do they do come out of that screen? It just says as a reminder, please be advised that the call recording has now issued for quality and monitoring purposes. But just to finalize your cover, I just have to quickly read out the verbal declaration of your next. And then at the end of this, I'll have two quick questions just to ask for your acceptance. And that will be all completed for you today so just repeat. Thank you Peter Young let us import the understand the following information.

[14 minutes 42 seconds][Customer] : None.

[14 minutes 38 seconds][Agent] : I'll ask for the agreement to these terms at the end and your policy will not be enforced unless you agree these terms in the full. Seniors life insurance is issued by Hanover life Ari of Australasia Limited. Hanover has an arrangement with Greenstone financial services trading as Australian seniors insurance Agency to issue and arrange this insurance on its behalf. Hanover relies upon the axis of the information you have provided when assessing the application that includes the information when actually collected from me to provide a quote. Hanover has set a target market determination for this product, which describes the type of consumers this product is designed.

[15 minutes 18 seconds][Customer] : None.

[15 minutes 14 seconds][Agent] : Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Peter, can you please confirm you have answered all of our questions in accordance with you?

[15 minutes 29 seconds][Customer] : Yes, confirm.

[15 minutes 27 seconds][Agent] : Judy, Thank you. And we may from time to time provide offers to you by the communication with which you provided to us in relation to other products and services. By agreeing to this declaration, we consent to allow us to contact you for this purpose until you opt down. You accept that Cover pays a loan benefit amount of the following. Pentagon received \$20,000 in the event of death. If this is as a result of an accident, the benefit payment will include an accident with death benefit which will equate to a total payment of triple the benefit amount. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Cover expires on the 6th of September 2033 at 12:00 AM. Your premium for your first year of cover is \$61.37 per fortnight. Your premium is step 1:00. So it will be calculated that each policy anniversary and will generally increase each year. Included in your premium is an amount payable to Australian seniors, or between 14% and 46% of each premium, calculated on a level basis of the life of the policy. See. Your premium will be debited from your credit card which you are authorized to debit from and have

provided to us. We may provide within communications to you by the e-mail address you provided. So whilst this will include any legal notices we required to provide to you, if you would prefer to receive these, and if you mail your communication preference at any time, the policy documentation, PDS and FSG will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your name which you have a 30 day cooling off. When you may cancel your policy in.

[17 minutes 3 seconds][Customer] : None.

[17 minutes 2 seconds][Agent] : Any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to existing cover. We recommend that you cancel any existing policy until you have received and review that policy in full. Finally, we have a complaints process which can access at any time by contacting us. Full details are available online and in the documentation we are sending you. But just as here, Peter, do you understand and agree with the declaration? Yes or no?

[17 minutes 32 seconds][Customer] : Yes.

[17 minutes 32 seconds][Agent] : And then last question just says here, would you like any other information or would you like me to read any part of the PDS to you today?

[17 minutes 39 seconds][Customer] : No, I'm thinking I'm pretty right. Thank you.

[17 minutes 38 seconds][Agent] : Now that's wrong. We'll receive a copy of your policy shortly. Now, this e-mail should request for passwords proper to access this. So the password will just be with your date of birth, Peter. So just the numbers only and if nothing's in your main box when you go to check that, just double check your spam or junk e-mail. It should be there for you otherwise. But other than that, you will cover this of today for the life insurance of the \$20,000.

[18 minutes 11 seconds][Customer] : Right. Thank you.

[18 minutes 5 seconds][Agent] : And just reminder that first fortnightly premium that's not scheduled to start until the Friday the 31st of January, let's say nominating your beneficiary speed up. Would you prefer to do that over the phone through the support department or would you rather just fill out

the form this up and send it back to us?

[18 minutes 21 seconds][Customer] : No, I'll fill out the form soon enough.

[18 minutes 22 seconds][Agent] : OK, cool, awesome.

[18 minutes 23 seconds][Customer] : Thank you. No, you're done very well. Thank you.

[18 minutes 24 seconds][Agent] : But would there be anything else that I could assist with for you otherwise, Peter, I appreciate your favorite. That means a lot. But if you might be able to assist you, if that cover should paid, if there's anything else, just simply give us a call back. So I hope you have a lovely rest of the morning there and take care of yourself as well.

[18 minutes 39 seconds][Customer] : OK, thanks. Thanks very much.

[18 minutes 40 seconds][Agent] : Thanks, Peter.

[18 minutes 42 seconds][Customer] : Bye.

[18 minutes 42 seconds][Agent] : OK, bye.