

[2 seconds][Customer] : Hello.

[3 seconds][Agent] : Hello, good morning. My name is Maggie. I'm calling from Australian Seniors Insurance. Is that Spiros?

[13 seconds][Customer] : Hello.

[12 seconds][Agent] : Hello.

[14 seconds][Customer] : Hello.

[13 seconds][Agent] : Hi, can you hear me?

[15 seconds][Customer] : Yeah, Yeah.

[15 seconds][Agent] : It's Maggie calling from Hi, it's Maggie from Australian Seniors Insurance. Is that Spiros?

[21 seconds][Customer] : Yes, that's pretty good. That's me.

[22 seconds][Agent] : Hi, How are you this morning?

[24 seconds][Customer] : No. But dear, how are you?

[26 seconds][Agent] : I'm very well, thank you. I'm giving you a call. Thank you. You made some inquiries online with us in regards to our life insurance. So I was following up to talk to you about that and give you some pricing and answer all of your questions as well. OK, thank you. So before I do that, my name's Maggie Spiros and all calls are recorded and any advice I am providing is generally nature and may not be suitable to your situation. OK, thank you. Let's have a look together or just confirm your details. It's Mr. Spiros Tatapodos.

[38 seconds][Customer] : Yes, Yes, Yes. That's one.

[59 seconds][Agent] : Yeah. Did I say it right?

[1 minutes 1 seconds][Customer] : Yes, Right.

[1 minutes 2 seconds][Agent] : That's good. Are you Greek?

[1 minutes 6 seconds][Customer] : Yes.

[1 minutes 6 seconds][Agent] : Uh huh. Good guess.

[1 minutes 8 seconds][Customer] : You.

[1 minutes 8 seconds][Agent] : And no, no, I'm Australian, but I'm a little bit older. I'm 63. So.

[1 minutes 13 seconds][Customer] : That's alright. That's alright, Yeah.

[1 minutes 13 seconds][Agent] : But I, I know some Greek people, so I, I love the souvlaki.

[1 minutes 19 seconds][Customer] : Uh, you're actually like that.

[1 minutes 20 seconds][Agent] : I do love so lucky. All right. And umm, your date of birth, the 29th, sorry, 22nd of the 9th to umm, 1957.

[1 minutes 30 seconds][Customer] : Yes.

[1 minutes 29 seconds][Agent] : Yep, thank, thank you. And are you a male Australian resident as well, Spiros, thank you. So let's have a look together. Umm, what we've done is we've developed a life insurance for our seniors so that you can have it in your senior years just to leave something behind for your family to tidy everything up for you.

[1 minutes 30 seconds][Customer] : Alright, yes, Alright, yeah.

[1 minutes 48 seconds][Agent] : Umm, and with this particular policy, you could have some different medical conditions and still be eligible for this one because there's only 8 questions that we've designed. We're seeing is in mind, of course. And also if your death with you to an accident, your family will receive triple the benefit amount. So I wanted to ask you what prompted your inquiry about the cover though? What made you decide to look?

[2 minutes 12 seconds][Customer] : Umm, As for some reason I get all I got couple of kids, you know, that's something new.

[2 minutes 17 seconds][Agent] : Yeah, of course. OK. How old are your children?

[2 minutes 18 seconds][Customer] : When I died with nothing else in my name, I was yeah, 27 and 24.

[2 minutes 28 seconds][Agent] : Oh, lovely. I understand. Well, my daughter's 28, she's overseas at the moment.

[2 minutes 27 seconds][Customer] : Oh, you're very close.

[2 minutes 32 seconds][Agent] : They grow up very quickly, don't they? So let's have a look for you. I'll show you how it works.

[2 minutes 34 seconds][Customer] : Yeah, Yeah.

[2 minutes 40 seconds][Agent] : So the cover is designed to do that. It's a lump sum benefit. It's paid out if you were to unfortunately pass away before your 85th birthday. So, uh, when the sorry before your 85th birthday, when the policy ends. So it's giving your children, your, your loved ones financial protection. OK.

[2 minutes 49 seconds][Customer] : Yeah, yeah, that's all.

[2 minutes 58 seconds][Agent] : And you can, yeah. And you can choose from 10,000 up to \$200,000.

[3 minutes 3 seconds][Customer] : Yeah.

[3 minutes 3 seconds][Agent] : But like I said, keep in mind, if your death was due to an accident, the benefit amount your loved ones receive will be tripled. So if you had a \$50,000 policy, for instance, and your death with you to an accident, your family would get \$150,000. OK.

[3 minutes 18 seconds][Customer] : Mm, hmm.

[3 minutes 20 seconds][Agent] : Yep.

[3 minutes 19 seconds][Customer] : Yes, that's only an accident.

[3 minutes 21 seconds][Agent] : Yeah. Accidental death, it's tripled.

[3 minutes 23 seconds][Customer] : Hi.

[3 minutes 22 seconds][Agent] : Yeah, yeah. Umm, also keep in mind that at the time of claim, your family can request an advance payment there 20% of the benefit amount first that comes out so they can look after your funeral and final expenses. We understand that not all families of course have that funding sitting and waiting, OK? It's also very easy to apply Spiros, because because we only ask you 8 questions in relation to your health, you can have a number of different medical conditions and still be eligible for this cover, OK?

[3 minutes 40 seconds][Customer] : Yeah, yeah, yeah.

[3 minutes 54 seconds][Agent] : So once we look at those, 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. Alright. Yep. And then also there's something on the cover for you. It's called a terminal advance payment. This is on the cover. So if you were diagnosed with 24 months or less to

leave by a specialized medical practitioner will pay the claim in full to you instead. And that can assist you with your medical costs and allow you to get your fares in order etcetera.

[4 minutes 27 seconds][Customer] : Yes, in 20. What's 24 months?

[4 minutes 26 seconds][Agent] : OK, so let's say, I mean, I hope this never happens, Touchwood, if you have it, you can take advantage of the term legal advance payment. If you've got something like cancer that was terminal and if you were diagnosed with 24 months, like 2 years, so 24 months or less to leave by specialized medical practitioner, we'll pay the claim in full to you instead. Yeah, Yeah. So the are you understanding that? OK, now I was gonna ask you, do you have any questions for me at all before we look at some amounts for you?

[4 minutes 47 seconds][Customer] : Yeah, yeah, yeah. What's the, what's the fish? Is it how much you have to buy a week or something?

[5 minutes 5 seconds][Agent] : Oh, yeah. Let me look for you. Depends on the amount of cover.

[5 minutes 8 seconds][Customer] : Yeah, how?

[5 minutes 8 seconds][Agent] : So let's have a look. Let's have a look.

[5 minutes 10 seconds][Customer] : What is it, 200,000?

[5 minutes 13 seconds][Agent] : Yeah, let's look. Can I ask you, have you had a cigarette in the last 12 months? Yes or no? Yeah, that's OK. Let me look, so if you're looking now, you look can look from 200,000 down to 10,000, right? 200,000 would be \$600,000 for your accidental debt. OK, Umm, that one comes in at \$392.11. That's plus fortnight. Is that working within your budget or would you like to look at a different amount? Mm Hmm.

[5 minutes 19 seconds][Customer] : Yes, yeah, yeah, uh, that's Fortnite 360,360 dollars.

[5 minutes 52 seconds][Agent] : No, 392 and 11 cents. Yeah. Is that working or do you want me to look at a smaller amount?

[5 minutes 56 seconds][Customer] : That's look, that's too much. I am person.

[6 minutes 1 seconds][Agent] : It's too much. OK. Oh, OK. Thank you for letting me know. Let's have a look because it is still tripled for your accidental debt. All right, let me see if we can get something that works for you. I'm going to go down to the 50,000 and see where that comes in. If you look at

the 50,000, which is 150,000 for accidental debt, that would be \$98.03 per fortnight. So that's under \$50 a week. Would that one be more suitable for you or do you want me to lower it a little bit more?

[6 minutes 7 seconds][Customer] : Yeah, yeah, yeah, yeah. I got a look at this. It's been there, you know.

[6 minutes 34 seconds][Agent] : We'll look at this one and see if it's if you're eligible.

[6 minutes 37 seconds][Customer] : Yeah, Yes, I guess.

[6 minutes 38 seconds][Agent] : OK, alright, let's go.

[6 minutes 38 seconds][Customer] : Have a look at that and I think about them. I called you back, you know.

[6 minutes 42 seconds][Agent] : Of course. Of course that's OK. I'll be sending everything to you as well so you can have an opportunity to look at everything as well. OK, so let me look. Let me update your details.

[6 minutes 49 seconds][Customer] : Yeah, Yeah, yes, that's the one. Yeah.

[6 minutes 51 seconds][Agent] : Is your e-mail, umm, uhgeorgiauhspro@msn.com Thank you. And is your mobile 0439240595?

[7 minutes 7 seconds][Customer] : Yeah, that's one.

[7 minutes 6 seconds][Agent] : Do you have a landline as well?

[7 minutes 10 seconds][Customer] : Thank you man. What's that?

[7 minutes 13 seconds][Agent] : Sorry, sorry. Do you have a landline? Umm, a home phone?

[7 minutes 18 seconds][Customer] : Uh, no, no, no, that's from the moment.

[7 minutes 19 seconds][Agent] : No, not, not many people do. And what's the post code of where you reside in Victoria, please?

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

[7 minutes 28 seconds][Agent] : What's your post code?

[7 minutes 31 seconds][Customer] : Uh, sorry. Melbourne is it? Give me a second because I forgot all that thing.

[7 minutes 35 seconds][Agent] : I'll look it up. I'll look it up for you. What's the suburb? Clayton. OK.

Clayton. Yep. Clayton is 3168.

[7 minutes 38 seconds][Customer] : Uh, Melbourne, it's like, yeah, 31683 That's OK.

[7 minutes 50 seconds][Agent] : OK, Yep, Yep, that's it. And what's your address at Clayton, please?

OK. Oh, hang on, wait a minute. One second, one second. So Unit 2 #18.

[7 minutes 56 seconds][Customer] : MMM uh, was, uh, that I'd like to that's safe to there a few months because I was living like, you know, just safe in a country and uh, uh yeah, the address is not not by I didn't drive units, units 2 uh, Monas green drive.

[8 minutes 34 seconds][Agent] : All right. OK, so how do you spell it M for Maggie? Yep.

[8 minutes 41 seconds][Customer] : Yeah, Monas green Dr. units.

[8 minutes 44 seconds][Agent] : So MO is it.

[8 minutes 45 seconds][Customer] : I didn't.

[8 minutes 47 seconds][Agent] : So is it MOMOUM? O All right. O OK, That's all right. That's fine. Hello. Hello.

[8 minutes 46 seconds][Customer] : Yeah, yeah, I give you somebody else to give you the right because weeks ago and yeah, yeah, that's hello.

[9 minutes 9 seconds][Agent] : Hi. It's Maggie from Australian Seniors Insurance. Sorry I can't hear you. OK.

[9 minutes 8 seconds][Customer] : I'm trying to wake up, turn up the volume. How do you turn up the volume? Hello.

[9 minutes 22 seconds][Agent] : Hello. Can you hear me?

[9 minutes 25 seconds][Customer] : Oh, Bailey. I don't know how to use this phone, sorry.

[9 minutes 28 seconds][Agent] : I'm sorry. Yeah. So is it Unit 2 #18?

[9 minutes 29 seconds][Customer] : His address is 18/2 Monash Green Drive.

[9 minutes 41 seconds][Agent] : OK, one SEC. So can I ask you, is it unit #18 or unit 2?

[9 minutes 46 seconds][Customer] : It's unit, it's block 2, so it's just 18 slash 2.

[9 minutes 53 seconds][Agent] : OK, one SEC.

[9 minutes 52 seconds][Customer] : Monash Green Drive, so it's unit 18 block 2.

[9 minutes 56 seconds][Agent] : All right. Yep. Yeah, I've done done the right one. Now. I had it the other way around. Thank you.

[9 minutes 57 seconds][Customer] : So if you put in 18/2, oh, that's OK. Monash Green Dr.

[10 minutes 3 seconds][Agent] : OK, I've got you, Clayton.

[10 minutes 4 seconds][Customer] : Clayton 168 I'll put Spears back on.

[10 minutes 6 seconds][Agent] : All right, well, uh, just before hang on before you do that, please don't do that yet. My name is Maggie from Australian Seniors Insurance and all calls recorded and any advice I'm providing is generally nature and may not be suitable to your situation. Can you just give me your first name and surname, please? Oh, thank you, Georgina. And just your date of birth, please.

[10 minutes 23 seconds][Customer] : Oh my name is Georgina Shine, 6th of the 1st 1972.

[10 minutes 32 seconds][Agent] : Thank you. Thank you. I just. So you gave just so he could get the correct address. Thank you for letting me know. Thank you. OK.

[10 minutes 37 seconds][Customer] : Oh that's OK Maggie, I'll put spirits back on.

[10 minutes 39 seconds][Agent] : Thank you. Thank you. That's OK. That's alright. That's OK. So, Spiros, I'll. I'll.

[10 minutes 43 seconds][Customer] : Sorry for that, dear, but always I did something this bloody looking especially. I write down somewhere and when I go, because I, I sit there now, a few months ago, a few weeks ago, you know, and then I show you the address. I say that's my address.

[10 minutes 51 seconds][Agent] : Yeah, yeah, yeah, yeah, yeah, yeah.

[10 minutes 58 seconds][Customer] : It's very difficult for me.

[11 minutes][Agent] : So, umm, I'm gonna leave your home address and your postal address both the same. Is that OK?

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

[11 minutes 6 seconds][Agent] : Alright, OK, cool. We got it. Alright. That's alright. Thank you. OK. Alright. So let's have a look together and we'll see if you are eligible to receive the covers for us. And you can hear me alright.

[11 minutes 20 seconds][Customer] : Yeah, yeah. Yeah.

[11 minutes 21 seconds][Agent] : Thank you. Great. Alright, So a couple of things to let you know. First of all, your premium is stepped, which means it will increase each year. So next year when you get your anniversary, let it read it through. You'll notice that your sum insured, I'm sorry, your amount will go up. So let me show you. But if you wanna adjust your amount, if you wanna reduce your cover at any time, just give us a call. You can do that. OK.

[11 minutes 43 seconds][Customer] : Yes. OK.

[11 minutes 44 seconds][Agent] : So as an indication, if you make no changes to the policy, your premium next year will be 104 dollars and \$0.89 per fortnight. So it's around \$6 difference and your sum insured will remain on the 50,000 and still \$150,000 for your accidental debt. OK. And you can also find information about our premium structure on our website.

[12 minutes 3 seconds][Customer] : Yeah, OK.

[12 minutes 7 seconds][Agent] : OK, let's have a look. Do you have a current will in place? Spiros, do you? No. Alright, we send you out, umm, we provide you with an online legal will and this is valued at \$160.00 with your policy, so you can use that if you wish. It's with a company called Safe Will who we have partnered with. OK Yep. And also we do provide you with the Australian Seniors Day magazine as a subscription. We complimentary give that to you. OK, Alright, let's have a look and we'll see if we can offer you cover. I'm going to read you 2 quick paragraphs explaining why we asked the question so stay with me for a moment.

[12 minutes 14 seconds][Customer] : No, Yeah, yeah.

[12 minutes 51 seconds][Agent] : Thank you. This one says please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quite issue cover and other related services. We will share this with your insurer and make sure 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. If I proceed meeting 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 and this means that you need to umm. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers.

[13 minutes 46 seconds][Customer] : MMM.

[13 minutes 45 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. Do you understand and agree to your duty? Yes or no? Thank you. Thank you. OK, So with the questions, they're very straightforward. Just need a yes or no at the end of each one. OK, Uh, thank you. So the first one says, 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 or no? Thank you. 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?

[14 minutes 7 seconds][Customer] : Yes yeah, no, umm, I don't know, but I got it. Never How long ago?

[14 minutes 50 seconds][Agent] : What was it for? OK, but was it within the last five years? So.

[14 minutes 49 seconds][Customer] : Five years or, uh, for, uh, small heart attack, not big, you know, the small 1, you know, yeah, I kind of remember.

[15 minutes 2 seconds][Agent] : So it's now.

[15 minutes 2 seconds][Customer] : I kind of remember exactly.

[15 minutes 3 seconds][Agent] : It's now 2024. All right. So was it before 2019?

[15 minutes 10 seconds][Customer] : Give me a second.

[15 minutes 11 seconds][Agent] : You're right.

[15 minutes 11 seconds][Customer] : I go to take that.

[15 minutes 12 seconds][Agent] : Yeah, that's OK.

[15 minutes 20 seconds][Customer] : What was the last time I did the question? Give me a second

there, because all that's bloody paperwork.

[15 minutes 49 seconds][Agent] : Oh, yes, if you can check, that'd be really good.

[15 minutes 52 seconds][Customer] : Yeah, I think.

[15 minutes 51 seconds][Agent] : That'd be really good, because I need to find out if it's before. Yeah, just to see if it's before October in 2019. OK.

[16 minutes 2 seconds][Customer] : Yeah, give me a second.

[16 minutes 3 seconds][Agent] : Thank you.

[16 minutes 31 seconds][Customer] : You know, I got paperwork everywhere.

[16 minutes 35 seconds][Agent] : Well, let's go to the other question. Let's let's have a yeah, just while you're looking. Let's look at the other questions then. 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? Thank you. In the last five years, have you been diagnosed with or treated for any of the following cancers? Lung cancer, cancer, the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that has spread to other organs? Or are you currently or soon to be treated with chemotherapy?

[16 minutes 33 seconds][Customer] : I got paperwork everywhere, you know, No and no.

[17 minutes 17 seconds][Agent] : Thank you. Umm, do you have?

[17 minutes 22 seconds][Customer] : The question before I I've been to hospital not for colonoscopy, that's all.

[17 minutes 28 seconds][Agent] : Oh, that's OK, that's fine. No, no, that's all right. That's not, that's not to do with this. That's all right.

[17 minutes 33 seconds][Customer] : Yeah.

[17 minutes 33 seconds][Agent] : So the next one is, do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future? OK. Do you have a liver condition that will require a transplant in the future?

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

[17 minutes 50 seconds][Agent] : OK Have you been diagnosed with or currently undergoing testing

for or has a doctor advised you to be tested for motor neuron disease or any form of dementia including Alzheimer's disease? OK, In the last five years, have you attempted suicidal, being hospitalized from mental health condition? Thank you. 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?

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

[18 minutes 27 seconds][Agent] : OK, So we just have to find out whether it was in the last five years, have you been admitted to hospital as an inpatient because of a heart attack or heart failure?

[18 minutes 37 seconds][Customer] : Yeah, I tried to find out that type of work.

[18 minutes 40 seconds][Agent] : OK. Yeah.

[18 minutes 40 seconds][Customer] : I've been to hospital, but I kind of remember how long ago, you know, probably five years, probably 7 years.

[18 minutes 45 seconds][Agent] : So do you. Yeah. So how old, how old are you now?

[18 minutes 45 seconds][Customer] : I kind of remember the second 67.

[18 minutes 48 seconds][Agent] : So you're you're 67? Yeah. So you know how how old you were when you had the heart attack?

[18 minutes 56 seconds][Customer] : Especially, you know, I've been there and that's what body problems I kind of remember, you know, it'll be five years, probably before that, probably 6 years, I can't remember.

[19 minutes 9 seconds][Agent] : So was it more than five years ago? That's what I'm asking you. What I'm asking is it more than five years ago, Spiros. So was you sure it was more than five years? You remembering that, are you? I don't need. Yeah.

[19 minutes 17 seconds][Customer] : Yeah, yes, it's more for five years, yeah, Yeah, I kind of remember in half the 5%, you know, but I remember is more for five years.

[19 minutes 29 seconds][Agent] : Yeah. I don't need to know the exact date. I just need to know if it was more than five years ago. It was. OK. Alright. So, OK, so with, with your memory there, you don't have any umm, particular medical conditions that's making your have memory loss or anything,

is it or you're just not remembering? OK, all right, that's good.

[19 minutes 35 seconds][Customer] : Yes, no, no, that I remember, you know, I got no, no, no, no problem, no health problems, you know, and but I kind of remember how long that must be more for five years, you know.

[19 minutes 59 seconds][Agent] : All right. So that's as long as you know it's more than five years. Yeah, no, I don't need to know exactly. I'm just asking if you recall it as being more than five years. If it's more than five years, that's OK. I don't need to know exactly. Alright. So can you confirm it is more than five years? Is that right? Alright, that's fine. That's OK. That's all we needed to know. Now, are you satisfied with all of the answers you have provided to me today? Yep. OK, let me know. Well Spiros, you have been fully approved which is great news for you.

[20 minutes][Customer] : But I find out and I tell her exactly, you know, because I tell I got all the pipe a hole or Yeah, yeah, yeah, yeah.

[20 minutes 33 seconds][Agent] : OK, so we can offer to cover you. What this allows me to do. I'm actually able to get you covered immediately over the phone today. The reason being there's no payments at all today. I work with you and put that date in the future of your choice. Alright that you would be covered today. Now the policy gives you a full 30 day cooling off. And that gives me time. I will e-mail it to you and also send it out to your home address. You can it within 5 working days and you've got plenty of time to read it all through in your own time. If you decide though, it's not for you and you wish to cancel, as long as you let us know within that 30 days, you will get a full refund of all of your premium unless you made a claim. OK. So to cover you, yeah.

[21 minutes 14 seconds][Customer] : No, and, uh, recently and, uh, or maybe given five guys, uh, I tell you exactly when I go to hospital for this, you know, I check it, you know, because I tell you what's happened my shift and I got type everywhere, you know, but that it was a long time ago, you know, because after that I've been holiday in Greece.

[21 minutes 34 seconds][Agent] : When did you go to the holiday in Greece then before COVID? OK, OK, alright. So OK, but you're but so my question is I don't really need to know the exact date of when you went to hospital.

[21 minutes 33 seconds][Customer] : That's happened before the holiday in Greece, you know, umm, I've been holiday to Greece, uh, before the COVID yeah uh, now I've been think about before March in nineteen, 2019.

[22 minutes 1 seconds][Agent] : So OK, so it was before March 2019, so that's fine.

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

[22 minutes 6 seconds][Agent] : That's fine, that's fine. OK, that's alright. Yeah, yeah, yeah, yeah, yeah, yeah.

[22 minutes 8 seconds][Customer] : You know, because I've been to Greece 2 times after that whole time, you know, I've been my daughter and my people by myself after that, you know, but before COVID.

[22 minutes 15 seconds][Agent] : Well, yeah. Well that works out if it was March 2019, umm, that you went. Yeah, that's fine. That is well before the five years. That's OK. OK, alright. So for with yourself, I can put this policy in place for you and you don't have to make any payments at all today. You can use a savings, a check account or a card. Umm, what day in the future would you like for your first payment to come out though and I'll put in place for you.

[22 minutes 24 seconds][Customer] : Yeah, yeah.

[22 minutes 41 seconds][Agent] : Do you want next Monday? Not this Monday, coming next Monday, which is the 4th. Does that work for you?

[22 minutes 45 seconds][Customer] : What will be for the next fortnight or Yeah, Yeah. And let me think about all logics. How much is it 90?

[22 minutes 55 seconds][Agent] : Yeah, Let me look for the 50,000. It's \$98.03 per fortnight.

[23 minutes 6 seconds][Customer] : Yeah.

[23 minutes 5 seconds][Agent] : Was that one still working or do you want me to take it to a little and a smaller amount? I could look at 40,000 if you wish.

[23 minutes 11 seconds][Customer] : Uh, uh, no, no, no, no, no, a little bit 50, you know, and, uh, send me the paperwork and I think about it and I called you back to the insurance, right?

[23 minutes 18 seconds][Agent] : Yeah, yeah, yeah, sure. I can do that for you.

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

[23 minutes 26 seconds][Agent] : I've got two options for you. I understand that you wanna review it and look at it in your own time. One option is yes, I can send you the quote. The other option is I can cover you at the same time you are looking because there is no payments today. I can set it up actually for a date in the future O of your choice. Would you like to be covered at the same time you are looking Spiros? Oh, that's alright. It's your choice.

[23 minutes 53 seconds][Customer] : Umm, you know it was it would be big. You know it's uh \$9098 for tonight.

[24 minutes 2 seconds][Agent] : Hmm. Mm.

[24 minutes 2 seconds][Customer] : You know I am passion. I try to work it out my blood.

[24 minutes 6 seconds][Agent] : Yeah. Do you want me to look at the 40,000 and then show you? Because it will make a difference. Because that's still 120,000 for your accidental death. Let me show you. Let me show you, if you look at your 40,000, that's \$78.90 and \$78.42 per fortnight. Is that a little bit better?

[24 minutes 5 seconds][Customer] : You got the same what I say, uh, what payments I got, you know, with pension, you know, concerning yeah uh, that's not makes a different \$20 up a day.

[24 minutes 35 seconds][Agent] : OK, 98, yeah.

[24 minutes 34 seconds][Customer] : You know, if you can buy 70, I can buy 9090.

[24 minutes 43 seconds][Agent] : Well, it's up to you. What would you like to do? I'm more than happy to help you.

[24 minutes 43 seconds][Customer] : That's not Yes. OK, dear, send me the pipe of work and I think I bought it and I come back to you. Alright. OK, OK.

[24 minutes 51 seconds][Agent] : Alright, what I'm gonna do, Yep, I'll send you the e-mail because you've been fully approved. Though what it's going to be is what we call a pre activation e-mail. So you'll be able to go into it and you can click the buy now button and you can put the policy in place.

[25 minutes 6 seconds][Customer] : OK. OK. Yeah.

[25 minutes 6 seconds][Agent] : OK, Just use your date of birth as a password and I'll set a call back

for you. So you said a week's time, did you want me to call you back next Monday? Is that alright?

[25 minutes 15 seconds][Customer] : Yeah, call me back next Monday.

[25 minutes 16 seconds][Agent] : Hang on, let me have a look here what I might do. So I might do it for a couple of weeks because I'm about to go on holidays. So let me do this one thing.

[25 minutes 16 seconds][Customer] : Yeah, Yeah, I'm already going on holiday.

[25 minutes 23 seconds][Agent] : But I'm going to have a stay at home holiday.

[25 minutes 24 seconds][Customer] : Yeah, that's my holiday too. The last.

[25 minutes 28 seconds][Agent] : So yeah, because I've got a beautiful big dog and she needs to be going down the beach with me and, you know, lovely big walks and stuff.

[25 minutes 35 seconds][Customer] : That's better.

[25 minutes 36 seconds][Agent] : Yeah. So what I'm going to do?

[25 minutes 39 seconds][Customer] : I gotta, I gotta, I gotta to send people buy thousands and \$1000 more holiday. Can you get the holiday here? And I'm sorry.

[25 minutes 44 seconds][Agent] : Well, yeah, I'm gonna do day trips and things.

[25 minutes 44 seconds][Customer] : Yeah, The same, you know? Yeah.

[25 minutes 48 seconds][Agent] : So what I'm gonna do is I'll leave it for a couple of weeks there. OK? Let's do. I'm gonna do it for the 11th of November, OK?

[25 minutes 56 seconds][Customer] : OK.

[25 minutes 56 seconds][Agent] : Give it a couple of weeks time, OK?

[25 minutes 58 seconds][Customer] : Yeah.

[25 minutes 58 seconds][Agent] : And I'll call you around the same time in the morning.

[26 minutes][Customer] : Yeah. Yes. Thank you, dear.

[26 minutes 2 seconds][Agent] : Alright, let's do that. Any other questions for me?

[26 minutes 5 seconds][Customer] : No, dear. Thank you very much for this.

[26 minutes 6 seconds][Agent] : OK, But if you're happy with it, you can actually click the by now button. You just use your date of birth as the password.

[26 minutes 14 seconds][Customer] : O OK, OK, Thank you.

[26 minutes 13 seconds][Agent] : OK, alright, you take care. Alright, bye. Bye.

[26 minutes 17 seconds][Customer] : Thank you very much for this and thanks for the call. Bye.

[26 minutes 19 seconds][Agent] : That's OK. Bye.