

[13 seconds][Customer] : This is great. Good.

[15 seconds][Agent] : Hello, good afternoon. It's Rick giving a call from Australian Famous Insurance. How are you?

[20 seconds][Customer] : Good.

[23 seconds][Agent] : But yeah, it does come through pretty quick if you're not on the phone to get to it straight away. Of course, that's the reason for the call to take you through the life insurance cover, get you some pricing into that one as well. Just to confirm, I've got your details correct.

[39 seconds][Customer] : Yep.

[37 seconds][Agent] : I'm speaking with Greg Tarplet and the date of birth I've got for you as the 22nd of the 12th, 1959.

[46 seconds][Customer] : That's right.

[51 seconds][Agent] : That's no problems. And just Please note our calls are recorded. Any advice that provides general nature might not be suitable to your situation. And could I confirm you're of course a male Australian resident?

[47 seconds][Customer] : So I have to get a nice present this year, yes?

[1 minutes 2 seconds][Agent] : Of course, no problems. Well, I'll take you through, get you some options here on that cover and if there's any questions along the way, just let me know and so I have a better understanding. Was the life insurance new to yourself or what's got you looking into it?

[1 minutes 19 seconds][Customer] : Yeah, look, I had, I had life cover, which unfortunately due to a mix up expired it, it didn't get paid.

[1 minutes 26 seconds][Agent] : OK, Mm, hmm.

[1 minutes 29 seconds][Customer] : And I, we moved and I didn't get the bill and you know, so it expired. So and I, I did something so well, well, I'm probably old enough to qualify for you guys.

[1 minutes 38 seconds][Agent] : Mm, hmm yeah, 'cause no worries with that. Well, I'm sorry to hear the previous policy. I understand that. Well, I appreciate just taking the time as well with us to look into some options around.

[1 minutes 58 seconds][Customer] : Sure.

[1 minutes 54 seconds][Agent] : It will take you through helpful to find a suitable solution for you with our last cover as it is designed very straightforward there to provide you a bit of peace in mind and also provide a financial protection which is paying out through a lump sum time in in the event if you were to pass away before your 85th birthday. When the policy ends, you can choose cover. We offer between 10,000 up to a maximum of 200,000. So did you have an amount in mind you'd like to have a look at first?

[2 minutes 22 seconds][Customer] : Yeah, yeah, 200,000 would be enough.

[2 minutes 24 seconds][Agent] : 200, not a problem.

[2 minutes 24 seconds][Customer] : That's an excellent.

[2 minutes 25 seconds][Agent] : Yep, we can do that. I'll get some options for that amount if you need to adjust it. I can quote you on as many amounts as you need to as well.

[2 minutes 25 seconds][Customer] : Yeah, yeah, sure.

[2 minutes 33 seconds][Agent] : And also to mention, it's up to you to choose who that's paid out to. So you can list up to five beneficiaries to receive it and split it into percentages if you wish to as well.

[2 minutes 43 seconds][Customer] : And you can change it down the track, I imagine, if you need it.

[2 minutes 45 seconds][Agent] : Yeah, yeah, of course.

[2 minutes 47 seconds][Customer] : Yeah.

[2 minutes 46 seconds][Agent] : You can always have that updated if you, if you require that umm. And if it is still a lump sum payment, there's no restrictions on the payout.

[2 minutes 59 seconds][Customer] : Well, it won't be my problem. Yeah.

[2 minutes 54 seconds][Agent] : So it can really be used to anything maybe to help with at that time you're holding that case and you wouldn't have a plan how it needs to be used. Umm, in in the case that it wasn't the case, but if death was due to an accident, that benefit amounts paid out as triple umm at that time.

[3 minutes 14 seconds][Customer] : Oh, really? Yeah, It's a bonus.

[3 minutes 14 seconds][Agent] : Yep, Yep, yeah, that's, that's triple.

[3 minutes 21 seconds][Customer] : Well, insurance is always the one thing you want you want to be

hoping you're wasting your money on, but yeah.

[3 minutes 17 seconds][Agent] : But we again have that touching with that doesn't, wasn't, doesn't occur now we do, yeah, yeah. So hope you don't need to use that anytime soon. Of course, umm inhale. We do also include for you it's an advanced payment, so 20% year benefit amounts paid out at the time of claim while the format's being processed. And that's to help with the funeral expenses or any other immediate expenses at the time as well.

[3 minutes 45 seconds][Customer] : That makes sense.

[3 minutes 46 seconds][Agent] : Yep. We do have an application for it, which is easy to apply. It's eight yes or no questions we have in relation to your health. That's to say if you can get you approved and just say if you are accepted. And once you decide to commence that policy, it covers you immediately for death due to any cause. The only thing not covered is suicide in the 1st 13 months.

[4 minutes 7 seconds][Customer] : Mm.

[4 minutes 8 seconds][Agent] : Yep, Yep.

[4 minutes 7 seconds][Customer] : Hmm, fair enough. No, well, I wasn't thinking about that. That's good to know.

[4 minutes 12 seconds][Agent] : Yeah, it's cool. So yeah, none of that, umm, in addition to that, there's a built in terminal illness benefits. Like if you were diagnosed with 24 months or less to live by a specialized medical practitioner, we can tie up the claim to yourself in full lost or living. You can use that toward medical expenses or anything else I can help you out with as well.

[4 minutes 32 seconds][Customer] : Sure.

[4 minutes 33 seconds][Agent] : Now I'll get you some pricing to start with. Did you have any questions around that? So far all good. No worries. Just to start with, can I confirm, have you had a cigarette in the last 12 months?

[4 minutes 38 seconds][Customer] : No, no, that's all probably straightforward, no?

[4 minutes 47 seconds][Agent] : All good. Now we'll start off with the 200 bears. Let me know how that Sandy. If you need to adjust it, umm, cost, just let me know that. So the top cover 200,000 with

\$600,000 accidental death, 200,000 terminal illness built in.

[5 minutes 8 seconds][Customer] : Fortnite.

[5 minutes 1 seconds][Agent] : We'd be looking at \$272.48 a fortnight for the top cover, no?

[5 minutes 10 seconds][Customer] : That's interesting.

[5 minutes 13 seconds][Agent] : OK, we can do it umm, monthly if you prefer. You can either do it fortnightly, month or yearly. It's a fine payment across for you. It's whichever is easiest for you. So if you are looking at it monthly would be exactly \$590.38 in title. Let me know, would that be suitable or would you like to have a look at any other amounts?

[5 minutes 11 seconds][Customer] : I missed a monthly, but yeah, no, I'll just you'll keep the back in a minute.

[5 minutes 39 seconds][Agent] : Keep it there, not a problem. And also just to make you aware of with your premiums, it is stepped, which means it will increase each year, but with that increases, it's not directly based off age. So to give you a bit of an indication of that, uh, so if you make no changes to your policy, premiums for next year would be \$631.71 per month in total, the next year's cover. Umm, and if you ever need, you can also find information about the premium structures on our website as well. Yeah. Now what I can do, we see now the next step is to take you through those health questions, see if we can get you eligible into the cover to start with, and I can get some options after that for you as well. Yeah, Just to confirm, I've got your other details up to date, Your e-mail address, ivegotthatassogregtoplet@gmail.com. Yep. And preferred contact number just for mobile 0410467183.

[6 minutes 11 seconds][Customer] : OK, Yep, yes, speaking. Do it now.

[6 minutes 39 seconds][Agent] : Yep, that's the one. And would you have a preferred postal address? No problems.

[6 minutes 46 seconds][Customer] : PA Box 547, Archerfield, 4108.

[6 minutes 55 seconds][Agent] : OK, And what's your post Code 08, No problems. OK, so that's Archerfield beautiful Queensland and that was so PO Box 4. Sorry, PO Box 547.

[7 minutes 8 seconds][Customer] : Yeah.

[7 minutes 9 seconds][Agent] : Yep, all good. OK, I'll jump into that application with you now. I'll just read you out a pre underwriting disclosure and jump in. So what that disclosure states is just please be aware our calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes you should cover and other related services. We wish bear this with your insurer and may share it 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 incorrect information and lodge complaints about purchase 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 ask 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 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. And could I confirm? Do you understand and agree to your duty?

[7 minutes 55 seconds][Customer] : Sure, Yes.

[8 minutes 25 seconds][Agent] : A Yes or no, Thank you. OK, so I've got 2 COVID-19 questions to start with. So the first is 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?

[8 minutes 38 seconds][Customer] : No, no.

[8 minutes 46 seconds][Agent] : All good.

[8 minutes 46 seconds][Customer] : Never been diagnosed.

[8 minutes 46 seconds][Agent] : And in never, that's even better. So it's quite rare as well, umm, these days, which is, well, I guess always a good thing. So no problems with that. In the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke? 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? In the last five years, have

you been diagnosed with or treated for any of the following cancers, which is lung cancer, cancer of the esophagus, stomach, all pancreas cancer, brain cancer, multiple myeloma or any other cancer that has spread to other organs? Or are you currently or seem to be treated with chemotherapy?

[9 minutes 5 seconds][Customer] : No, no, no, no.

[9 minutes 41 seconds][Agent] : None of that good to hear. And do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future?

[9 minutes 39 seconds][Customer] : Unfortunately, no diagnosis of any cancer, No.

[9 minutes 53 seconds][Agent] : Do you have a liver condition that will require a transplant in the future? None of that. And have you been diagnosed with or currently undergoing testing for or has the doctor advised you to be tested for murder, neuron disease, or any form of dementia, including Alzheimer's disease? In the last five years? Have you attempted suicide or been hospitalized for a mental health condition? And lastly, are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the for the results of any health related tests or investigations or being diagnosed as having 12 months or less to live?

[10 minutes 13 seconds][Customer] : No, no, no, no. Apparently my fortune colour says I'm able to live forever, but so far so good.

[10 minutes 42 seconds][Agent] : Yeah, you've done well, which is always good to hear from you. With that, those questions answered, that's in the application. That's all I need to ask you. And umm, yes, you said very healthy, so no surprises. You've been fully approved into that cover, Umm, and so also congratulations with that. And of course the best that concert being fully approved, which is always good news to let you know what we can do for you without approval. So more than happy to provide you with that cover and to get it started. There's no upfront payments required so you can defer the first payment on a date that works for you. In the meantime we send off your documents, you get e-mail and a hard copy through the post as well and it does give you a 30 days calling off. As well, so just allows you the time whilst covered to review that and for any reason if you cancel within the 30 days, you'll get a full refund of your premiums unless the claim's been made.

[11 minutes 18 seconds][Customer] : OK OK fair enough for claims to be made on think it would be a nice favour.

[11 minutes 38 seconds][Agent] : In my case, we'll have you. That's not the case that you know. Yeah, that's the one. But yeah, to get that started, if you're happy to stay so I can link that to the account of your choice. Nothing required to pay today.

[11 minutes 51 seconds][Customer] : Oh, let's say the 1st of next month.

[11 minutes 47 seconds][Agent] : So did you have a preferred date you'd like the first payment to start from 1st of next month? We can do that. So be the first payment as the let me just confirm that date for you. So it would be the Friday, the 1st of March and every month on the 1st thereafter for you. Would you prefer this to come from a Visa or MasterCard or just a big span account number?

[12 minutes 11 seconds][Customer] : No, I'd probably prefer to pay for it myself. Pay it each month?

[12 minutes 16 seconds][Agent] : OK. Not so much with regards to that. Unfortunately we don't have like a day pay or other time and option unfortunately because with our policies it is set up by direct debit either through a card or BSP. Would that be suitable for you at all?

[12 minutes 33 seconds][Customer] : Well, not ideally, but I can probably manage it, yeah.

[12 minutes 37 seconds][Agent] : All right, not a problem. So once we do enter those details into the system as well, it is encrypted and we don't have any access to it thereafter as well. Umm, and if you ever need to make adjustments to it, you can also apply to do so, umm, if you require. But As for now, would you be happy to to list either a Visa or MasterCard or just a basically an account number?

[12 minutes 56 seconds][Customer] : No, no, I'll do that once I've reviewed the documents.

[12 minutes 59 seconds][Agent] : OK, yeah, not a problem. So what I can do for you? Because of course, of course get some documents sent out to review and to get it started. I can link that to the candidate choice today. Course, get that cover in place for you today. But with the options, would you like me just to send off some quotes to begin with, or would you like to proceed with the cover?

[13 minutes 17 seconds][Customer] : No, you send me, send me quotes and send me. Well, send me. I've been here and send me the documents and then I had 30 days to review them and what

not. So.

[13 minutes 26 seconds][Agent] : Mm hmm yeah yeah definitely. So to get or to get the cover started I would require to link it to the account of your choice. Umm, no payments will come out until the the 1st of next month, umm, as a preference and the 30 days does start after your first payment thereafter as well. But umm, if you're not looking to to note that down currently, what I can do is always get that sent off with the course for policy information. Also the pricing attached fee as well. Umm in that case, would you like to just keep it as a quote for now?

[13 minutes 53 seconds][Customer] : OK, Yeah, I think keeping us a quiet thing. Yeah.

[13 minutes 57 seconds][Agent] : Would you like me to to get that organised yeah I'll get that sent off to you, which I have all of that information. Also the pricing will be there as well and if that is something you're happy to put in place, you can activate it through the e-mail as well, if that's easiest for you.

[14 minutes 15 seconds][Customer] : OK.

[14 minutes 14 seconds][Agent] : So and there'll be a buy now button. If you click that, you can follow the prompts and last to get that. So it might prompt for a passcode which will be your date of birth and so if you pop that in if you need to, but if there's any questions, my name and details will be attached for you as well.

[14 minutes 30 seconds][Customer] : Alright. Terrific.

[14 minutes 32 seconds][Agent] : All good together. Well, if I haven't heard back from you, if I gave you a call, so I would after the weekend around Monday or Tuesday next week, would that give you enough chance to review?

[14 minutes 41 seconds][Customer] : Possibly. Yeah, it's alright. That'll be good. Thank you.

[14 minutes 42 seconds][Agent] : Good, not a problem. Well, I'll see how you're going along with it then. Umm, close for anytime soon. You give us a call, but that should be on its way to you very shortly. Umm, while I've still got you with any other questions or is anything else I can help you out with at all? That would be nice. I'll, I'll try my best with umm, so I know.

[14 minutes 57 seconds][Customer] : And just \$5,000,000 in World Peace maybe you can probably

use the money.

[15 minutes 10 seconds][Agent] : Aside from that, I appreciate all your time with me. I course I should be with you very shortly and umm, yeah, get back in touch with you next week and then go from there. No worries.

[15 minutes 6 seconds][Customer] : I'll work on the World Peace alright mate.

[15 minutes 20 seconds][Agent] : All good. Thanks for your time. You take care. Enjoy the rest of your day.

[15 minutes 19 seconds][Customer] : Thank you for your help, cheers.

[15 minutes 24 seconds][Agent] : Thank you. Thanks. Bye.