

[15 seconds][Agent] : Oh, hi, Ian. This is Cameron calling from Australian Seniors. How are you today?

[19 seconds][Customer] : Oh, not too bad.

[21 seconds][Agent] : That's the way and I've received the request you placed on our website over the weekend for a quote on our last cover.

[28 seconds][Customer] : Yep.

[28 seconds][Agent] : Uh, so here to assist you with that, answer any questions you have, provide a little, uh, further information to you. And I do need to let you know that calls are recorded and any device that provide is generally nature may not be suitable to your situation. And if I could also quickly confirm the details you've shared with me. So just to make sure I've got them right. So I've got your first name as Ian surname as, uh, uh, Romans, R Romanes, is that, hey, how do you pronounce your name?

[52 seconds][Customer] : Yep, Yep. Order is right.

[53 seconds][Agent] : I'm sorry, you don't know R Romanes.

[57 seconds][Customer] : The minus, the minus, you're not. That's correct.

[1 minutes][Agent] : OK, OK, sure. Sure. Uh, so, uh, it's, it's spelled ROMANES, correct. Yeah. Thanks Ian. And your date of birth I've got is the 12th of the 4th 1947.

[1 minutes 15 seconds][Customer] : That's correct.

[1 minutes 16 seconds][Agent] : Amazing. Thank you. And of course, you are a male and also an Australian resident. Is that correct?

[1 minutes 22 seconds][Customer] : Correct.

[1 minutes 22 seconds][Agent] : Fantastic. And just to understand your circumstances a little bit better, as we do have people inquiring into life insurance for different reasons. What what is inquiring? What's important for you to protect?

[1 minutes 34 seconds][Customer] : Oh, just looking a bit of the future.

[1 minutes 36 seconds][Agent] : Sure. And umm, when you're looking into the future, what are you, what are you looking to protect?

[1 minutes 46 seconds][Customer] : No. Yeah.

[1 minutes 43 seconds][Agent] : If you got, for example, a mortgage that you're looking to cover off or you're just leaving a, a lump sum time behind to some loved ones or OK, sure, sure. Got you.

[2 minutes 1 seconds][Customer] : Kids partner. Yeah.

[1 minutes 55 seconds][Agent] : And is this when we say loved ones, is this for some children, a partner, all the above? Sure. OK, not a problem. Let me take you through, uh, a quote to ex uh, look at some pricing together. I'll explain while I'll, I'm loading that up how our cover works so that you've got an understanding of what umm, that cost represents and we can look, look to find something that fits into your circumstances. OK.

[2 minutes 24 seconds][Customer] : Okey dokey.

[2 minutes 25 seconds][Agent] : OK. So and with our life insurance, it is designed to do exactly what you described, which is to look to the future and provide a bit of financial security to your loved ones if you were to pass away before your 85th birthday, which is when the policy ends. Now you can choose your own benefit amount anywhere between the ranges of \$10,000 and \$200,000, and you're also able to nominate up to five beneficiaries to receive their own nominated benefit amount. OK, now in with this policy.

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

[2 minutes 54 seconds][Agent] : If your death was due to an accident, your chosen benefit will triple and inclu. Included in the cover is an advance payment of 20% of the benefit amount to assist with any final expenses such as funeral costs or outstanding bills, any legal fees, TRA, transportation costs, it doesn't matter. It's there to assist your loved ones with those immediate expenses at your time of passing. Sorry, Ian, I didn't catch that.

[3 minutes 18 seconds][Customer] : That's exactly the sort of thing we're looking for.

[3 minutes 25 seconds][Agent] : Oh, perfect. So that's generally paid within one business day and receipt of claims forms and supporting documents without advanced payment. Now in terms of the application process, and it's really simple and straightforward. It's easy to apply. We just ask a yes or no questions in relation to your health, so we'll go through those quickly today to confirm your

eligibility. If you are eligible and you decide to commence the policy, you'll be covered immediately for death due to any cause except for suicide in the 1st 13 months. And then in addition, there is a terminally ill advanced payment included. So if you're diagnosed with 24 months or less to live by a specialised medical practitioner, we can pay that full claim directly to you in in in order to assist you with any medical expenses you have and ensure you get the best care possible. OK. So that's an explanation of how the cover works in terms of the benefits and features. Any questions from you so far, Ian?

[4 minutes 20 seconds][Customer] : Not at this stage, you know?

[4 minutes 21 seconds][Agent] : OK, all fairly straightforward for you.

[4 minutes 23 seconds][Customer] : Yep.

[4 minutes 24 seconds][Agent] : Thank you. And Ian, to provide you with some pricing, I need to firstly ask you, have you had a cigarette in the last 12 months?

[4 minutes 31 seconds][Customer] : No.

[4 minutes 32 seconds][Agent] : Fantastic. And in terms of the range of cover you want me to look at reminding you, you can choose between \$10,000 and \$200,000. I can go through any number of options for you today. But where would you like me to commence?

[4 minutes 43 seconds][Customer] : Oh, we filled 100,000 is probably enough to to do what we might like for the family and suites.

[4 minutes 49 seconds][Agent] : OK, sure, sure, sure. And just on on that note and please bear in mind with this cover is a flexible policy. So if you did want to start say for example at \$100,000 and you decide in the future you want to increase the benefit amount you have, you're always welcome to apply for an additional pop up policy subject to your eligibility at the time up to the Max amount of \$200,000. If you'd like to reduce at any stage, you can give us a call and apply to reduce. In fact, you can cancel at any time, OK?

[5 minutes 11 seconds][Customer] : OK, that's it.

[5 minutes 23 seconds][Agent] : So in terms of the \$100,000 per fortnight, that would be \$306.84. So in terms of how that might fit into your circumstances and you'll have to guide me, is that affordable

for you or do we need to look at some other options for you?

[5 minutes 40 seconds][Customer] : No, I think that's affordable.

[5 minutes 42 seconds][Agent] : OK.

[5 minutes 43 seconds][Customer] : I don't think it's number ***** you know, a round Number like 300. It's not too hard to work out.

[5 minutes 49 seconds][Agent] : Sure, not a problem. Umm and just to close out the the umm information puzzle here in this is a steps premium, which means it will increase each year and I'll give you an indication. So as an indication, if you make no changes to the policy, your premium next year would be \$328.32 fortnight. OK. And you can't find further information about a premium structure on the website, just to let you know, but if that is sounding like it might be suitable, what I'll do in that case, I can confirm your eligibility, send out documents for you to review and we'll, uh, walk you through getting covered. So, uh, in terms of sending it, uh, uh, sorry, in terms of sending documents to you, is your postal address the same as your home address?

[6 minutes 14 seconds][Customer] : OK, OK, Yep, yeah. 263/11 Resort Rd.

[6 minutes 34 seconds][Agent] : I'm so sorry. Uh, just the way the system works. I need the post code first if you don't mind it. 2439 and I missed the server. What server did you say?

[6 minutes 39 seconds][Customer] : 2439 other this Q Yep.

[6 minutes 47 seconds][Agent] : Ah Q very good Kew.

[6 minutes 50 seconds][Customer] : Yep. Unit 263. I'll live in Visual Rd.

[6 minutes 50 seconds][Agent] : And sorry you said the street address was 2-3 C sorry. 263 at 11 resort Rd.

[6 minutes 56 seconds][Customer] : That's it.

[7 minutes 3 seconds][Agent] : Perfect thank you.

[7 minutes 9 seconds][Customer] : Yeah.

[7 minutes 6 seconds][Agent] : And then the e-mail that you've provided in is karenando3@bigpond.com, is that correct?

[7 minutes 13 seconds][Customer] : Sounds good.

[7 minutes 14 seconds][Agent] : Sounds good.

[7 minutes 15 seconds][Customer] : Yep.

[7 minutes 15 seconds][Agent] : It'll get you, It'll get that information to you, hopefully.

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

[7 minutes 19 seconds][Agent] : Yeah. Fantastic. OK, so just before we jump into these questions, I've got a disclosure statement to to read to you.

[7 minutes 29 seconds][Customer] : Yep.

[7 minutes 26 seconds][Agent] : It's just relating to your duty along with some information about our privacy policies. So it reads, please be aware our calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We'll share this with your insurer and make sure with other restrained service providers for the purpose of administering your policy on handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By proceeding, you understand that you're 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 provided some information to us in any discussions you have had. If you do not take reasonable care, you may breach a 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. So and confirming with you, do you understand and agree to your duty?

[8 minutes 20 seconds][Customer] : Yeah, I do enjoy.

[8 minutes 24 seconds][Agent] : Thank you very much. So because of COVID, I've got an additional question to quickly ask you before we jump into the other running question. So it 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? Fantastic.

[8 minutes 40 seconds][Customer] : In fact, I have to do AI did a RAT test and you got a negative on

that. So that's all clear.

[8 minutes 46 seconds][Agent] : OK. So sorry, where is in? You've had a sickness recently.

[8 minutes 50 seconds][Customer] : No, no, I've had a RAT. No, that's right, I haven't.

[8 minutes 52 seconds][Agent] : OK, so you, so you haven't actually had COVID, is that what you're saying? Oh, very good. It's not not something you're missing out on. So it's good on you. And with the 8 questions, they are simple, straightforward yes or no questions. So all I need from you is a clear yes or no response. OK.

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

[9 minutes 15 seconds][Agent] : So the first one reads, in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke? Thank you. 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?

[9 minutes 22 seconds][Customer] : No, no.

[9 minutes 32 seconds][Agent] : 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 spread to other organs or you currently are soon to be treated with chemotherapy? Thank you. Do you have a renal kidney condition that currently requires dialysis or transplant or a doctor is advised will be required in the future? Do you have a liver condition that will require a transplant in the future? Have you been diagnosed with or currently undergoing testing for or is the doctor advised you to be tested for motor neuron disease or any form of, excuse me, dementia, including Alzheimer's disease? Thank you. Now the last one, sorry, last two is in the last five years.

[9 minutes 47 seconds][Customer] : No, no, no, no, no.

[10 minutes 22 seconds][Agent] : Have you attempted suicide or been hospitalised for a mental health condition and are you experiencing any 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?

[10 minutes 38 seconds][Customer] : No.

[10 minutes 39 seconds][Agent] : OK. That was the final question. And based on your responses, Ian, you're the very picture of health. Congratulations, you are fully approved. So we're in a position where we can offer the \$100,000 of cover at that .90 premium of \$306.84. So what what I'll do from here in is I can send out the full policy scheduled to you in the next two to five business days. I'll get you covered immediately as of the end of this conversation today, but we don't require an immediate payment from from you.

[11 minutes 17 seconds][Customer] : Yep.

[11 minutes 12 seconds][Agent] : So what we do what we what we do instead is we let you select your own first payment date so that you can receive those full documents. Read through them, make sure you're satisfied with the policy. And if for any reason you want to change the terms or you decide it's not suitable, give us a call back and you can cancel it before that first collection date. On top of that, as an additional measure for you, Ian, we also provide a 30 day calling off period from that first payment date so that you've got 30 days to additionally decide if it's suitable for you. And again, if during those 30 days you decide it's not suitable, it's fully refundable unless a claim is being made. So in terms of selecting a first payment date for you and when would you like to commence that first collection date?

[11 minutes 45 seconds][Customer] : Oh, probably after Christmas.

[11 minutes 53 seconds][Agent] : OK, I can forward date this up to 20 to 8 days as a maximum. So today's the, today's the 27th, 1234 I could accept up to the 25th.

[12 minutes 6 seconds][Customer] : Christmas Day. Yeah.

[12 minutes 7 seconds][Agent] : Yeah.

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

[12 minutes 9 seconds][Agent] : Are you happy with Christmas Day on the 25th?

[12 minutes 11 seconds][Customer] : Yeah. Yeah. The 25th. Yeah.

[12 minutes 14 seconds][Agent] : Sure. And in terms of, uh, preferred method of payment, we'll note down your payment details today. Of course, we won't make any deductions until the 25th of

December. Umm, but is your preference direct debit? So this be an account number or a Visa or MasterCard? Sure thing.

[12 minutes 31 seconds][Customer] : At the moment I'll probably need to not proceed until I've spoken to my partner about this.

[12 minutes 41 seconds][Agent] : OK. And as I said, you're, you're very welcome to speak to your partner. That's not a problem. I can send through quotes via e-mail today to review.

[12 minutes 49 seconds][Customer] : Yep, Yep.

[12 minutes 51 seconds][Agent] : But as I said, if you do want to be provided with that additional cover while you're reviewing that, we won't make a deduction until the 25th of December. But we will note down your payment details in order to get you covered over the phone today if you'd like me to do that for you.

[13 minutes 6 seconds][Customer] : Yeah, that'd be great.

[13 minutes 7 seconds][Agent] : OK. So in terms of your preferred method of payment in that case, you said direct debit.

[13 minutes 17 seconds][Customer] : Not with me, no.

[13 minutes 14 seconds][Agent] : Do you have the BSP and account number handy, please? OK. So as I said, I do need to note down those details in order to get you covered over the phone today.

[13 minutes 25 seconds][Customer] : I'll need to get it get back to you on that, because we're not actually at home at the moment.

[13 minutes 29 seconds][Agent] : OK. And you don't, you don't don't have a visa or must.

[13 minutes 31 seconds][Customer] : I don't have, I don't have access to the information.

[13 minutes 36 seconds][Agent] : That's OK, Not a problem. I was just going to say, do you have a visa or MasterCard that you'd like to provide instead?

[13 minutes 42 seconds][Customer] : No, I don't use them.

[13 minutes 43 seconds][Agent] : OK, not a problem. In that case, I'll just send through the quote to you. You're going to have that conversation. I'll set a call back for you so that you can let me know how you'd like to proceed.

[13 minutes 48 seconds][Customer] : OK, Okey dokey.

[13 minutes 51 seconds][Agent] : OK, umm, so with the information I'm, I'm gonna send through to you in it is what we call a pre activation schedule because we've got you approved. It'll have your health and lifestyle responses, uh, to the questions we've gone through and along with the ability to activate the policy once you go through and you're satisfied with it. So you can either do it via a, an online activation through that e-mail and it will be password protected because of that sensitive information. So the password will just be your date of birth. And then alternatively, as I said, I'll set a call back so that you can let me know how you'd like to proceed or if you have any other questions for me.

[14 minutes 30 seconds][Customer] : No problems.

[14 minutes 30 seconds][Agent] : OK, in terms of enough runway for you to have that conversation with with your wife, when would you like me to call back?

[14 minutes 42 seconds][Customer] : Probably later in the weekend, but probably better day.

[14 minutes 39 seconds][Agent] : Would call later in the week, give me enough time to go through that Wednesday. Did you say sure what time on Wednesday would suit you best in?

[14 minutes 48 seconds][Customer] : Yeah, Doesn't matter.

[14 minutes 53 seconds][Agent] : OK, I'm going to pop it in at around the same time, so about 10:00 on Wednesday if that suits you.

[15 minutes][Customer] : That's cool. Bye.

[14 minutes 59 seconds][Agent] : All right, that's in.

[15 minutes 3 seconds][Customer] : Bye.

[15 minutes 4 seconds][Agent] : And is there any other information that I've, I haven't covered off with you today that you so you need to ask?

[15 minutes 3 seconds][Customer] : No, not really.

[15 minutes 11 seconds][Agent] : OK, well, that's sent through. You should receive in 15 minutes. Otherwise I've got the call back set for 10:00 on Wednesday. Thanks for your time.

[15 minutes 18 seconds][Customer] : Thank you.

[15 minutes 19 seconds][Agent] : Have a lovely day. Bye for now.

[15 minutes 21 seconds][Customer] : Bye.