

[18 seconds][Agent] : Oh, hi there. It's James calling from Australian Seniors. How you going?

[21 seconds][Customer] : Good. How are you?

[22 seconds][Agent] : Good, thank you. I was just calling. It's to follow up on a expression of interest we received from you in regards to some life insurance.

[30 seconds][Customer] : Yep.

[32 seconds][Agent] : So I'll just confirm.

[38 seconds][Customer] : Yep, that's my husband. Yep.

[33 seconds][Agent] : So the enquiry came through for a Joseph McDonald, OK.

[43 seconds][Customer] : Yep.

[40 seconds][Agent] : And his date of birth is the 19th of the 1st 1966. Perfect. Uh, Please note all calls are recorded.

[44 seconds][Customer] : Yep, Yep.

[49 seconds][Agent] : Any of us I provide is general in nature and may not be suitable to your situation.

[53 seconds][Customer] : Yep.

[53 seconds][Agent] : Umm, can I also confirm he is a male Australian resident?

[57 seconds][Customer] : Yeah. Do you want to talk to him? Because he's right here.

[59 seconds][Agent] : Oh, OK. Yeah.

[1 minutes 7 seconds][Customer] : Hey mate.

[1 minutes 9 seconds][Agent] : Hi. Hi Joseph, it's James calling from Australian seniors. How you going?

[1 minutes 8 seconds][Customer] : Hey mate, good mate, How you doing?

[1 minutes 13 seconds][Agent] : Not too bad, thank you. Umm, as you've just sort of handed that phone over there. Umm, I'll just confirm your full name and date of birth if that's OK.

[1 minutes 20 seconds][Customer] : Yeah, Joseph Francis McDonald Not at the 1st 66.

[1 minutes 24 seconds][Agent] : Perfect. And you are a male Australian resident. Perfect. And I'll just let you know as well. All calls are recorded. Any advice I provide is generally nature and may not be

suitable to your situation. Umm, so just so I can have a better understanding of what sort of sparked your interest, umm, are you new to life insurance? You currently have some cover in place or?

[1 minutes 35 seconds][Customer] : Yep, no, I've got to put you on to Julie for that one mate 'cause I know nothing about the phone call but she's probably teaching me up to give me the visit or ask me can you dinner tonight? I shouldn't hang on, I'll put her, I'll put her back onto it 'cause I don't know what she's organised so I just want a rough quote for his life insurance.

[1 minutes 53 seconds][Agent] : OK, No, OK, So what what I'll do is I'll explain the main features and benefits, umm, and then run through some pricing with you, umm.

[2 minutes 9 seconds][Customer] : Can you tell me, do you allow claiming out of a different self managed superannuation fund?

[2 minutes 15 seconds][Agent] : Umm, no, unfortunately not for our life insurance through strange seniors. Umm, we only take uh, direct debit out of the base bank account or through a credit card.

[2 minutes 21 seconds][Customer] : Yeah, it is a BBC account. Oh well thanks. We manage our own super.

[2 minutes 30 seconds][Agent] : Yes, OK, umm, OK, but it's yeah, it's not a, a regular savings or check account.

[2 minutes 37 seconds][Customer] : So it's not a, it's our own personal super, it's our own company, no. OK, Yep.

[2 minutes 47 seconds][Agent] : Yeah, so unfortunately so yeah, with the BSP and account number there, umm, it we do only take it out of the savings or a check obviously, or a, a credit card as well with the umm, normal number.

[2 minutes 57 seconds][Customer] : Alright, if you could go through the quote, that'd be awesome.

[2 minutes 59 seconds][Agent] : Yeah, sure, sure. Umm. So seniors life insurance is designed to provide financial protection for your loved ones through a lump sum payment if you pass, if you were to pass away, sorry, before your 85th birthday when the policy ends. So you can choose cover between \$10,000 up to \$200,000 and nominate up to five beneficiaries to receive their nominated benefit amount.

[3 minutes 4 seconds][Customer] : Yep, Yep, Yep, Yep.

[3 minutes 20 seconds][Agent] : OK, so if death is due to an accident, your chosen benefit will triple and we also include an advance payment of 20% of the benefit amount at claims time to help with funeral costs or any other final expenses. OK, now it's easy to reply, we just ask you 8 yes or no questions relating to your health over the phone to see if you're approved. OK then if you are accepted and once you commence the policy, you'll be covered immediately for death due to any 'cause except suicide in the 1st 13 months. OK. In addition, there's also a terminally ill advanced payment included in the cover.

[3 minutes 30 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah.

[3 minutes 54 seconds][Agent] : So if you were diagnosed with 24 months or less to live by a specialized medical practitioner, we can pay your benefit amount in full to help with medical costs to make sure you receive the best care possible. Umm, so just in terms of obviously umm, the quotes come through for your husband Joseph. Umm, I'm not just, so it is umm, subject to approval. Sorry, I, I, I know we're, we're sort of just going through quotes here. Umm, but it, it being subject to approval, it obviously we need to take you through, umm, health and lifestyle questions. Umm, so in that case, you would have to be either your husband himself answering those questions or umm, you yourself answering those questions.

[4 minutes 18 seconds][Customer] : Yeah, yeah, yeah, yeah.

[4 minutes 38 seconds][Agent] : And if it was you, I then obviously have to update the, uh, the details. So I might just grab your details if that's OK.

[4 minutes 44 seconds][Customer] : Yep.

[4 minutes 46 seconds][Agent] : Just your first name, last name and date of birth. Jerry McDonald? Yep.

[4 minutes 49 seconds][Customer] : OK, So Julie MacDonald so same surname, NCBO Double NE, Double L, 7th of 3rd 74.

[4 minutes 57 seconds][Agent] : And your date of birth, 1974. Perfect. OK. All right. So did you have any questions for me so far in regards to the cover that we've gone through?

[5 minutes 16 seconds][Customer] : Yes, probably. I just want a quote to see sort of what it comes in at, that's all.

[5 minutes 22 seconds][Agent] : Yeah, Yeah, that's all right. Not a problem at all. What I'm going to do, I will have to just because I'm sort of playing around with the system here in terms of, you know, different names and who's actually on the phone.

[5 minutes 32 seconds][Customer] : Yep, Yep, Yep.

[5 minutes 34 seconds][Agent] : I might just have to place you on a brief hold and just get this organized before we sort of go any further and get into the pricing and that sort of thing. OK.

[5 minutes 41 seconds][Customer] : OK, thanks.

[5 minutes 41 seconds][Agent] : So just please hold just for a short moment. Thanks for holding there, Julie. I've got that sorted out now. I'll just confirm you are a female Australian resident and your date of birth was the 7th of the 3rd 1974.

[7 minutes 32 seconds][Customer] : Yep, Yeah.

[7 minutes 40 seconds][Agent] : In terms of what question was that female or male?

[7 minutes 36 seconds][Customer] : Can I ask you a question why that is, why you asked that question or not when you asked me for a female or male, Yeah.

[7 minutes 53 seconds][Agent] : It's just in terms of generating the quote. So obviously, umm, uh, premiums are based off gender, umm, age at time of application. And then obviously, umm, the, the health and lifestyle questions that we're, we're about to go through as well.

[8 minutes 7 seconds][Customer] : What is it? Different rates for different countries is it? I suppose. Yeah. Yeah, right.

[8 minutes 11 seconds][Agent] : Umm, in terms of no, no, it, it, it does affect the premium. Umm, gender can affect the premium. Yeah, yeah. Umm, So I'll just go through, umm, the quote with usually umm. So first question we have here is, umm, have you had a cigarette in the last 12 months? Yes.

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

[8 minutes 33 seconds][Agent] : OK, perfect. Pop that in there. And now I've mentioned umm, the

level of cover can range between \$10,000 all the way up to \$200,000. Umm, was there a benefit amount you wanted me to start at?

[8 minutes 42 seconds][Customer] : Yep, Yep, probably start at the 200 and we'll have a look at it.

[8 minutes 49 seconds][Agent] : Yeah, sure. Umm, yeah, keep me in mind. We can obviously change it as we go as well, depending on that, on that premium. Umm, so if we're setting that for 200,000, it comes out to be a pre fortnightly premium of \$109.67. That's every two weeks.

[9 minutes 6 seconds][Customer] : Yep. Alright.

[9 minutes 9 seconds][Agent] : Umm, umm, it has a sorry, what was that?

[9 minutes 9 seconds][Customer] : And that's that's not a joke.

[9 minutes 14 seconds][Agent] : Sorry, just repeat that. My apologies.

[9 minutes 15 seconds][Customer] : That's Joseph.

[9 minutes 17 seconds][Agent] : No, that was for yourself. That was for Julie.

[9 minutes 20 seconds][Customer] : I don't need coverage. It's just my husband does.

[9 minutes 25 seconds][Agent] : OK, as I mentioned, Yeah, as I mentioned earlier, umm, to go through the quotes, umm, I would need to speak to.

[9 minutes 33 seconds][Customer] : He's standing right next to me.

[9 minutes 35 seconds][Agent] : OK, no problem. All right, let me.

[9 minutes 36 seconds][Customer] : So I guess here's why he went back to. Yeah.

[9 minutes 40 seconds][Agent] : OK.

[9 minutes 41 seconds][Customer] : All right. So what do you need off me?

[9 minutes 44 seconds][Agent] : All right.

[9 minutes 44 seconds][Customer] : You've got. Sorry, buddy. You didn't mess around, aren't you? It's what happens when you ring ring your house at dinner time and it's not the simplest way. Most of dogs.

[9 minutes 52 seconds][Agent] : Umm, listen, that's all right. Umm, So what I'll do, I'll pop you back in there and we'll get through all this together, OK?

[10 minutes][Customer] : Yeah, sorry mate.

[10 minutes 2 seconds][Agent] : Umm, that's all right. That's all right. It can be confusing.

[10 minutes 5 seconds][Customer] : I thought when you ask for what my medicals and everything was I that's when I came and I said I'll just give you the girly because she knows all my history and everything. So.

[10 minutes 5 seconds][Agent] : Umm, OK. No, no, that was just yeah, Uh, when applying for umm, yeah, life insurance policies, we do need to go through, umm, underwriting, which means, yeah, you can't sort of do that on behalf of someone else. That's why, umm, I would, I was just my dad. I was kind of confused of who the, who the quote was actually for.

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

[10 minutes 29 seconds][Agent] : Umm, so I'll go that through that with you. Umm, So what was your date of birth again?

[10 minutes 34 seconds][Customer] : 66 No 19th.

[10 minutes 33 seconds][Agent] : Joseph, 9th of the 1st, 19th, 19th. Sorry, 1966. Perfect. The first. OK, All right, Joseph.

[11 minutes 16 seconds][Customer] : Yep. Yep.

[11 minutes 12 seconds][Agent] : So for in terms of that first question again, have you had a cigarette in the last 12 months?

[11 minutes 20 seconds][Customer] : Yes.

[11 minutes 21 seconds][Agent] : OK, perfect. I'll pop that in. And you wanted to look at the \$200,000 for the level of cover.

[11 minutes 32 seconds][Customer] : You may as well Powerball it. Just please.

[11 minutes 34 seconds][Agent] : OK, cool, cool. So, uh yeah, for the benefit amount of \$200,000, your fortnightly premium comes out to be \$213.28 per fortnight.

[11 minutes 46 seconds][Customer] : 10 Granny. Yeah.

[11 minutes 48 seconds][Agent] : Umm, So if I change that to yeah, annually.

[11 minutes 52 seconds][Customer] : 5.

[11 minutes 51 seconds][Agent] : So yeah, it it, we can set it up either for nightly, monthly or

annually.

[11 minutes 56 seconds][Customer] : Yep.

[11 minutes 54 seconds][Agent] : It ends up being the same, umm, across.

[11 minutes 56 seconds][Customer] : What's, what's the title like? OK.

[11 minutes 57 seconds][Agent] : So the the annual premium would be \$5545.30 annually. Uh, did you want to keep it at annually or keep that as a, a fortnightly or monthly?

[12 minutes 10 seconds][Customer] : No, I sent it through with that mate.

[12 minutes 11 seconds][Agent] : OK. And annually. Alright, so yes, umm, so you're happy with that level of cover? Did you wanna adjust or look at any other levels?

[12 minutes 13 seconds][Customer] : Yeah, no, no, no, maybe.

[12 minutes 22 seconds][Agent] : OK, cool.

[12 minutes 23 seconds][Customer] : But it's like 100 bucks a week, OK.

[12 minutes 22 seconds][Agent] : Umm, alright, just before we go into yeah OK, umm, also know your premium is stepped, which means it will increase each year. Umm, I'll go through that with you in a second. Just finish that off Umm, I'll just need to grab a home address from you just before we jump into the questions as well.

[12 minutes 46 seconds][Customer] : 22615, mate.

[12 minutes 41 seconds][Agent] : Umm, starting with your post code 2615.

[12 minutes 49 seconds][Customer] : I wasn't sure which one you only wanted to put it under, that's all.

[12 minutes 52 seconds][Agent] : That's all right.

[12 minutes 56 seconds][Customer] : Fraser ACT.

[12 minutes 53 seconds][Agent] : Umm, And what was the suburb Fraser ACT and the street address?

[12 minutes 57 seconds][Customer] : Sorry, mate. 20 Sorry. 22 Rogers.

[13 minutes 4 seconds][Agent] : The street address, the, Yep, Rogers St. in Fraser. Perfect. And that's the same as your postal address as well.

[13 minutes 9 seconds][Customer] : Rogers Yeah, Yeah, correct.

[13 minutes 16 seconds][Agent] : Perfect. All right, I'll pop that in there.

[13 minutes 22 seconds][Customer] : OK.

[13 minutes 22 seconds][Agent] : Umm, yeah. So just as I was saying before, your premium is stepped, which means it will increase each year. So as an indication, umm, if you made no changes to the policy, your premium next year would be \$5933.47. That's annually, yes.

[13 minutes 36 seconds][Customer] : So once I got one, that 4400 box.

[13 minutes 39 seconds][Agent] : So the the original, yes.

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

[13 minutes 42 seconds][Agent] : So 5545 up to \$5933.47 yeah OK. Umm alright so then yeah the next step is to take you through the health questions to confirm if you are eligible.

[13 minutes 56 seconds][Customer] : Right. Yep.

[13 minutes 56 seconds][Agent] : Umm I'll just need to read you a quick pre underwriting disclosure that just makes you aware of your responsibilities. OK, before we get into umm the questions. So it says here, please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it with other restrained 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. 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. Do 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. So do you understand and agree to your duty, yes or no?



[15 minutes][Customer] : Yes.

[15 minutes][Agent] : Perfect. All right, so the first question here is just in relation to COVID-19. 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? Perfect. All right. Then in the next, sorry. In the last five years, have you been admitted to the 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?

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

[15 minutes 35 seconds][Agent] : 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? Do you have a renal kidney condition that recurrently requires dialysis or transplant or a doctor has advised will be required in the future? Do you have a liver condition that will require transplant in the future?

[15 minutes 52 seconds][Customer] : No, Nope, Nope, Nope.

[16 minutes 6 seconds][Agent] : 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? No, umm, in the last five years, have you attempted suicide or been hospitalized for a mental health condition?

[16 minutes 17 seconds][Customer] : I'm not watched on that might say no, that's correct, no.

[16 minutes 27 seconds][Agent] : 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? Perfect. All right. That's all the questions out of the way. So are you satisfied with the answers you've provided?

[16 minutes 38 seconds][Customer] : No, yeah, mate, I there's nothing wrong there.

[16 minutes 46 seconds][Agent] : Perfect. All right, so big congratulations there has come back with a full approval. So no changes to those policies or anything like that. Umm, so yes, So what I can do

umm, if that covers sounding OK, umm, and given you have been umm, you have been given the full approval there. Umm, there's a couple of options I can do. I can umm, I can either send you out a, a quote with sort of everything we've gone through umm, as a, as a bit of a general sort of quote. You can read through that umm, see how that's sort of looking. Umm, Alternatively, I can actually get you covered over the phone today and that way with the policy documents that I send out are together as a full policy.

[17 minutes 32 seconds][Customer] : If you don't mind, I'd rather if you could e-mail that to us, it would be awesome. Or post it. One of the two.

[17 minutes 32 seconds][Agent] : Umm, so yeah, yeah, so I can definitely send out that information.

[17 minutes 40 seconds][Customer] : Yep.

[17 minutes 39 seconds][Agent] : Umm, it would just be obviously a, a bit of a general information, the process we've just gone through.

[17 minutes 44 seconds][Customer] : Yep.

[17 minutes 44 seconds][Agent] : Umm, and that's it.

[17 minutes 45 seconds][Customer] : Yeah, that's one of those people like to like read through the small print.

[17 minutes 49 seconds][Agent] : OK, not a problem. Umm, I'll just confirm the e-mail address I've got on fileheresoitsjoe@gcls.com dot AU.

[17 minutes 57 seconds][Customer] : That's correct.

[17 minutes 58 seconds][Agent] : Perfect. All right, so I'll get that information sent out to you. Umm, and just confirming your home addresses as well as 22 Roger St. Fraser ACT 2615.

[18 minutes 7 seconds][Customer] : That's correct.

[18 minutes 8 seconds][Agent] : Perfect. All right, well, I'll get that all sent out to you.

[18 minutes 13 seconds][Customer] : Now do I have if I'm because I I work seven days a week basically.

[18 minutes 11 seconds][Agent] : Umm, Yep.

[18 minutes 20 seconds][Customer] : Can Julie activate that from being on my wife, if that makes

sense? Can does she need to be registered with you guys if she rings you up? So, so she rings you up tomorrow and says I want to activate this account. Can she do that on my behalf mate?

[18 minutes 32 seconds][Agent] : Yep, no, no. So what, what I can do though, umm, given it's, it's come back with the full approval, we've gone through that underwriting and everything. Umm, the e-mail I've sent out to you, umm, I can send it would be obviously the \$200,000 benefit amount with the annual premium of \$5545.30.

[18 minutes 37 seconds][Customer] : Yep, Yep, Yep, Yep.

[18 minutes 54 seconds][Agent] : Umm, as a pre activation. So the in the e-mail, umm, it will have a link that you can click on. Umm, the IT, it's obviously pending activation.

[18 minutes 59 seconds][Customer] : Yep, Yep.

[19 minutes 3 seconds][Agent] : You can go in and set that up yourself. Umm, it will prompt you for a umm, pass code, which would just be your date of birth.

[19 minutes 5 seconds][Customer] : Oh, it's Yep, Yep.

[19 minutes 11 seconds][Agent] : Umm, so that would be yeah, one way of doing it. Otherwise you can then just uh, call us back up or I can give you, I can follow up with you later in the week.

[19 minutes 20 seconds][Customer] : That'll be all if you get yeah.

[19 minutes 19 seconds][Agent] : If I've seen that, that umm, yeah, activation hasn't been set up yet, I can give you a call back later in the week. Umm, did you have a preferred? I know you said you work 7 days, but did you have a, uh, preferred sort of day or time? No, I could. Yep.

[19 minutes 32 seconds][Customer] : It doesn't really bother me, but if you ring me back on this number, you should get Julian. If I'm, if she, if she knows I'm busy, she'll talk to you anyway. But otherwise I'll just she'll she can run through what needs to be sorted out online. But yeah, I think we're gonna go ahead with it, mate.

[19 minutes 48 seconds][Agent] : OK, no problem. Umm, yeah, as I mentioned.

[19 minutes 54 seconds][Customer] : Think. Yeah.

[19 minutes 50 seconds][Agent] : So the e-mail I'll send out, we'll have a umm, activation link where you can click the buy now button.

[19 minutes 57 seconds][Customer] : Yeah.

[19 minutes 57 seconds][Agent] : Umm, but I can also, uh, give you a call back later in the week, maybe Thursday at a similar time, 5:30 or something like that. Umm, just to see how you, how you're going with it all.

[20 minutes 3 seconds][Customer] : That'll be sounds terrific.

[20 minutes 7 seconds][Agent] : OK, umm, so I'll just confirming I'll leave that umm in annual.

[20 minutes 13 seconds][Customer] : Yep. Yeah, No, that sounds good then. Sounds terrific, mate. Thank you for your time. Bye. Bye.

[20 minutes 12 seconds][Agent] : Form so like it they're quite being yet 5545 and 30 Yep OK for the benefit amount of 200,000 perfect all right I'll get that all set up sent out to you umm hopefully yeah you can sort of read through that maybe if you decide to set it up you can click that by now link if not I'll give you a call back umm on Thursday afternoon no problem thank thank you Joseph take it easy bye bye.

[20 minutes 37 seconds][Customer] : Bye.