[16 seconds][Customer] : Hello.

[19 seconds][Agent] : Hi, sorry about that Chris, I was just calling you there. My name is David. Chris, I'm calling from Seniors life insurance. I'm just giving you a call as we just received your expression of interest online. Have I called you at a good time just to have a quick check, Chris?

[25 seconds][Customer] : Yeah, yeah, that's OK. Yep.

[34 seconds][Agent] : Awesome, Chris. So just so I can assist you further, Chris, can I just confirm some of your details here so I see your full name and your date of birth as well?

[46 seconds][Customer] : Chris Greenka, 22nd, 0753.

[50 seconds][Agent] : Awesome. Thank you for that, Chris. And would you prefer Mr.

[55 seconds][Customer] : Yeah.

[55 seconds][Agent] : Awesome Chris? Yeah. OK, cool. And so I just need to let you know, so Chris, that all calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation. Can I also just confirm that you are a male Australian resident, Chris?

[1 minutes 12 seconds][Customer] : Correct.

[1 minutes 14 seconds][Agent] : So let me just go through this, OK?

[1 minutes 27 seconds][Customer] : Well I have an existing one and checking whether there's any any other insurance that's with with a lower service fee I need to pay a monthly.

[1 minutes 17 seconds][Agent] : So thank you for providing your details, Chris, just so I can have a better understanding that what's proved you into looking into life insurance, OK, Yeah, yeah, of course.

[1 minutes 49 seconds][Customer] : Correct.

[1 minutes 44 seconds][Agent] : So what you're looking at, umm, just like comparing prices or you're looking at other maybe potential benefits as well. OK.

[1 minutes 50 seconds][Customer] : Yeah, Well, there's no benefit here. And I it's life insurance. It's life insurance, right.

[1 minutes 52 seconds][Agent] : Yeah, Yeah, OK.

[1 minutes 56 seconds][Customer] : I'm not sure whether there's anything.

[1 minutes 58 seconds][Agent] : Well, yeah, there might be some different, umm, benefits and, and features, umm, within our own product as well. So what I'll do Chris, is I'll explain the main features and benefits and run through some pricing with you. Umm, But as you mentioned before, you do have some cover in place already.

[2 minutes 19 seconds][Customer] : Correct.

[2 minutes 12 seconds][Agent] : But if you are replacing an existing policy, we recommend that you do not cancel it until your application has been approved and you have reviewed this policy info as it might not be identical to your existing cover. Umm, and just a couple of things to know as well that you should consider, uh, the benefits that may not apply or waiting periods that may start again. OK, yes. So, umm, obviously you've had an idea of what, umm, you know, life insurance is, but it's the same as us, uh, here. So our cover, it is, is designed to umm, sorry, let me just get back one second here, Chris, I just need to set this up for you. Yes, So, uh, seniors life insurance. Hi Chris, just to get cut off there. Uh, it's designed to provide financial protection to your loved ones through a lump sum payment if you were to pass away before your 85th birthday when the policy ends.

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

[3 minutes 5 seconds][Agent] : OK, So, uh, let me just go back. Sorry, just keep losing my thing here. OK, so let me just start over again for you Chris. Sorry about that. Umm Seniors Life Insurance is designed to provide financial protection for your loved ones through a lump sum payment if you were to pass away before your 85th birthday when the policy ends. OK, so you can choose cover between $10,000 up to $200,000 and nominate up to five beneficiaries to receive their nominated benefit amount. If death is due to an accident, your chosen benefit Rd. triple and we will also include an advance payment of 20% of the benefit amount to help with funeral costs or any other final expenses at the time. Umm, it's very easy to apply Chris, we just asked you 8 Yes Sir, no questions relating to your health over the phone to see if you are approved. So no blood tests? No, you know requesting for your medical records or anything like that. If you are accepted and once you commence the policy, you will be covered immediately for death due to any cause except suicide in the 1st 13 months. OK. In addition, there is a terminally ill advanced payment included in the cover.

So if you were diagnosed with 24 months or less to live by a specialized medical practitioner, we can't pay a benefit amount in full just to help out with medical costs or ensure that you get the the best care possible. Umm. So just to check in with you, Chris, have you got any questions so far? Or like, is that sounding like there's a few different?

[4 minutes 29 seconds][Customer] : No, I'm, I'm fine.

[4 minutes 31 seconds][Agent] : Yeah, of course.

[4 minutes 31 seconds][Customer] : Yeah, I, I, I would be just interested what would be the, the, the, the monthly yearly premium.

[4 minutes 38 seconds][Agent] : OK, yeah, yeah, of course. So just so I can provide you a quick quiz, I do need to go through some some questions with you. It's just some health and lifestyle questions, if you're OK with that. Umm, so let's go through a quote together to begin with. Have you had a cigarette in the last 12 months? Yes or no? No.

[4 minutes 38 seconds][Customer] : So, you know, I don't want to waste your time if this is, you know, no, no.

[4 minutes 58 seconds][Agent] : OK, awesome. Uh, let me just pull this up for you. OK, So keeping in mind as well, Chris, I did mention it earlier, cover ranges from 10,000 and up to 200,000. We can look at different amounts until, you know, you decide that it's the right level of cover for you. But did you have an amount in mind? Yeah.

[5 minutes 25 seconds][Customer] : 110 That's what I have currently.

[5 minutes 29 seconds][Agent] : OK, cool. OK, So I'll just look into this for you, Chris. So currently as of now, umm, for 110,000 of cover, Chris, umm, you're looking at a payment of $224.91 per fortnight, umm, in which it'll also include, uh, a free will kit and a complimentary subscription to Australian Seniors, their magazine with each policy as well. Would you like to look at any other levels of cover or how's that sounding to you?

[6 minutes 6 seconds][Customer] : Uh, so it's 200 and UH-10 per fortnight or it's probably, it's compare comparable to what I have now.

[6 minutes 12 seconds][Agent] : So $224.91 per fortnight, it's around the same price. Did you say?

[6 minutes 23 seconds][Customer] : So yeah.

[6 minutes 27 seconds][Agent] : OK. And I'll just have a look here. I do need to let you know though, in terms of your premium, your premium is step, which means it will increase each year. Umm, And as an indication, if you make no changes to your policy, I'll just have a look. So if you make no changes to your policy, your premium next year will be $240.65. OK. Umm, is that something that you'd be happy to go ahead with or?

[6 minutes 55 seconds][Customer] : Yeah, no, I probably, I would leave it at this point. I just wanted to check whether there is anything that could be out, you know, worth considering. But since I am with the current one for quite a while, then you know I would probably leave it the way it is.

[7 minutes 4 seconds][Agent] : OK, Yeah, yeah, either or. If you're curious about our, umm, premium structure at all, Chris, uh, you can also find, umm, information about our premium structure on our website.

[7 minutes 25 seconds][Customer] : Yeah, yeah.

[7 minutes 23 seconds][Agent] : Umm, So what is it specific? Yeah.

[7 minutes 25 seconds][Customer] : My E e-mail, you have my e-mail account, if you don't mind to send me, you know, some links so I can I can go through that.

[7 minutes 35 seconds][Agent] : OK. Let me just have a look into how I can do that for you. Chris, do you mind just pop it on hold for a second? Yeah, about two minutes if that's not too long. Thank you for. Hey, Chris, thanks for your patience there. Yeah. So just for me to provide you with this documents, Chris, and just so you can compare them kind of side by side, I do need to ask you through those, umm, the health and lifestyle questions that I mentioned to you earlier. Umm, it's just so that, umm, we can be sure that the quote that I'm providing you is going to be set in stone sort of thing. Yeah.

[9 minutes][Customer] : Yeah, alright.

[9 minutes 17 seconds][Agent] : Would you be OK to go through those? Of course. So, uh, can I just start off with your address there starting with a post code 2095, uh, 3095. Awesome, thank you. Uh, and what suburb is that in? Is it Eltham North or just Eltham? Awesome. And what's your street

address there? Chris?

[9 minutes 19 seconds][Customer] : Yep, 309530 in autumn, not just Elton #3 Enfield St.

[9 minutes 46 seconds][Agent] : Sorry.

[9 minutes 48 seconds][Customer] : #3 Enfield St.

[9 minutes 51 seconds][Agent] : Canfield St. Awesome. And would that be your personal address as well? So where you get mailbox? Awesome. Thank you for that, Chris. OK. Just a few more details here, Chris. OK, I just need to read out this pre underwriting disclosure statement to you Chris. It's just about answering our questions to your best of your ability. OK. So please be aware all our calls, all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance cards, 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 our breaches of privacy.

[11 minutes 4 seconds][Customer] : Yeah.

[11 minutes 4 seconds][Agent] : 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 not to make any misrepresentations. This means that you need to ensure that you understand each question I ask you and that you need to 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 be sure duty. And if this happens, umm, 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? Awesome So it just takes us to these health and lifestyle questions. Chris. Umm, the first one is relating to, uh, a specific question 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? No. Awesome and health and lifestyle questions here, Chris. Umm, 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?

[11 minutes 41 seconds][Customer] : Yeah, no, that's 15 years ago.

[12 minutes 15 seconds][Agent] : 15 years, Yeah. So would that be enough? Yeah, I'll just need to.

[12 minutes 15 seconds][Customer] : But yeah, uh, probably not.

[12 minutes 22 seconds][Agent] : Yeah, I'll just need to repeat that question.

[12 minutes 22 seconds][Customer] : No, no, look, I, I, I I'm not comfortable to go through, you know, because I'm, as I said, I will not proceed.

[12 minutes 31 seconds][Agent] : OK.

[12 minutes 31 seconds][Customer] : So that's my point.

[12 minutes 33 seconds][Agent] : All right.

[12 minutes 33 seconds][Customer] : Alright, If you can forward me the link to, to your, you know, general information I can familiarize myself with and then we can go from there. Yeah.

[12 minutes 43 seconds][Agent] : OK, I'll try to send you the quick, umm, through Chris anyway, umm, see if I can do that on my system.

[12 minutes 49 seconds][Customer] : Alright. OK.

[12 minutes 48 seconds][Agent] : OK, All right.

[12 minutes 49 seconds][Customer] : Thank you.

[12 minutes 50 seconds][Agent] : Thanks for your time anyway. Have a good day.

[12 minutes 51 seconds][Customer] : Thanks.

[12 minutes 51 seconds][Agent] : Bye.

[12 minutes 51 seconds][Customer] : Thank you. Bye.