

[23 seconds][Agent] : Good morning to you calling from Real Insurance. How are you?

[28 seconds][Customer] : Yeah, good. Thank you.

[29 seconds][Agent] : That's good. I do apologize. I've been very busy this morning. I'm giving you a call a lot later than what I said I was going to.

[35 seconds][Customer] : No, that's OK.

[35 seconds][Agent] : This is in regards to the life insurance to be able to go through the quick to the information with you today. But what I spoke to you this morning, you're out shopping.

[38 seconds][Customer] : Yep, Yep. No worries.

[44 seconds][Agent] : So did you get all your shopping done?

[46 seconds][Customer] : I did. Yes, thank you.

[48 seconds][Agent] : Yep. Perfect. Now let's get you the information. So Please note all our calls are recorded. Any advice or providers general in nature may not be suitable to your situation. Can I just please get you to confirm your name and date of birth? Perfect, thank you. And I confirm you are a male Australian resident.

[1 minutes][Customer] : Timothy John Robinson 22nd 10/19/70 Yes, I am.

[1 minutes 10 seconds][Agent] : Great, thank you. So what has got you looking into the life insurance for yourself there, Jim? Yep. OK. Yep. Yep.

[1 minutes 18 seconds][Customer] : In the last you're like say 10 months, I actually had a a work injury at work and I was left a little bit vulnerable by the insurance company.

[1 minutes 32 seconds][Agent] : Yep. Mm. Hmm.

[1 minutes 33 seconds][Customer] : And I just wanted to look into life insurance for myself, seeing if I get a terminal illness.

[1 minutes 44 seconds][Agent] : OK, Yep. OK, not a problem at all. Let's have a look here. I'm sorry to hear you went through that as as well. What kind of work injury did you, if you don't mind me asking? Sorry.

[1 minutes 53 seconds][Customer] : I had a a lower back injury L4L5.

[1 minutes 55 seconds][Agent] : OK, Yep. OK. Yeah. OK. Mm, hmm. OK. Yep. Mm hmm.

[1 minutes 59 seconds][Customer] : Like I said it's getting to 1011 months that I've been off work and I've just to let you know I've I've got all my funeral insurance kind of covered so if I pass away I don't have to worry about that. I don't have any siblings or family that I need money paid out to.

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

[2 minutes 22 seconds][Customer] : I'm just kind of looking at what it may cost me if I get a terminal illness and I can't spoil myself.

[2 minutes 21 seconds][Agent] : OK, OK, yes, OK. So with the policies here, so it is a life insurance, but it does umm cover you if you would diagnose a 12 months or less to leave by a medical practitioner. I said it was part of the term and the ill advanced payment.

[2 minutes 42 seconds][Customer] : OK, Yep.

[2 minutes 43 seconds][Agent] : So that's included in the, in the life insurance policy that we have.

[2 minutes 47 seconds][Customer] : OK, Yep.

[2 minutes 47 seconds][Agent] : And so without coverage is designed to provide financial protection for your loved ones through a lump sum payment if you were to pass away. Now it could be used to pay for mortgage loans, maintain their lifestyle or any other cost involved in raising a family as well. Umm, but like I said, we do have in addition, there is the terminal that you'll advance payment included in the coverage. So if you were diagnosed with four months or less to leave by medical practitioner, we will pay your claim in full and the money could be used for medical costs, etcetera, to ensure that you receive the best care possible.

[3 minutes 19 seconds][Customer] : OK, so the if if I have a terminal illness, does the money go to me or to medical practitioners?

[3 minutes 19 seconds][Agent] : So yeah, yes, yeah.

[3 minutes 32 seconds][Customer] : OK, Yep.

[3 minutes 29 seconds][Agent] : So the money would, uh, would go to yourself and then you can use that. It doesn't have to be for medical practitioners. You can do whatever you like with that money.

[3 minutes 37 seconds][Customer] : OK, Yep. Yep.

[3 minutes 37 seconds][Agent] : So once that once that's paid out, you could buy yourself, you know,

a car that you've always wanted. You can take yourself, you know, overseas, whatever you want to do with that money there. But it is determined that you'll live in. So as an actually you do have to be diagnosed with 12 months or less to live.

[3 minutes 52 seconds][Customer] : No, I understand that.

[3 minutes 52 seconds][Agent] : So now we're going through health and lifestyle questions over the phone to see if you are approved. If you are accepted and once you decide to commence the policy, you'll be covered immediately for death due to any calls.

[3 minutes 53 seconds][Customer] : Yep, OK.

[4 minutes 4 seconds][Agent] : The only thing not to provide is suicide in the 1st 13 months. And then again, sorry. In addition, there is a terminally ill, terminally ill advanced payment included in the cover. So if you would diagnose with 12 months or less to leave by a medical practitioner, we'll pay your claim in full and the money could be used, the medical costs, etcetera. And then we also include \$10,000 advance payment to help with funeral costs and any other final expenses at the time as well.

[4 minutes 29 seconds][Customer] : Alright, well, I'm, I'm not interested in funeral costs.

[4 minutes 31 seconds][Agent] : Yep, Yep, Yep.

[4 minutes 32 seconds][Customer] : I'm not, I'm not.

[4 minutes 32 seconds][Agent] : Well, that's been, that's a part of it. It's included in that, but it doesn't have to be used for that.

[4 minutes 37 seconds][Customer] : Yeah, I'm not interested in the funeral costs. I'm not interested in income protection. I'm not interested in leaving money to family because I don't have family. This is purely for me. If I have a terminal illness and obviously if I have less than 12 months to live, I want to be able to look after myself.

[4 minutes 36 seconds][Agent] : So yeah, yeah, Yep, Yep, Yep, Yep, Yep, Yep, Yep. Of course. Yeah, not a problem. Well, that part is of it is included in in the life insurance or is that something that umm that umm yeah with with the whole policy in itself. Is that something that you're after?

[5 minutes 11 seconds][Customer] : Well, I just want to know that I'm protected if suddenly I have

one of my medicals for work and they turn around and say I've got cancer or or something along those lines.

[5 minutes 13 seconds][Agent] : Yeah yeah Yep Yep of course we do guys, your help and lifestyle questions to to check your eligibility. So if it was just umm, you know, obviously there's different types of cancer, but if it was a, if you were diagnosed with with cancer, then the life insurance on its own doesn't get paid out. It's only if you were to be told and diagnosed with 12 months or less to this.

[5 minutes 44 seconds][Customer] : OK, Yep.

[5 minutes 45 seconds][Agent] : So terminal.

[5 minutes 47 seconds][Customer] : Yep. Yep. Well, that's that's all I'm looking at. I just want to look after myself. Yeah.

[5 minutes 48 seconds][Agent] : Yep, Yep, OK, Yep, not a problem. And have you had a cigarette in the last 12 months?

[5 minutes 56 seconds][Customer] : Sorry or what?

[5 minutes 56 seconds][Agent] : A cigarette for smoking? Have you had a cigarette in the last 12 months?

[6 minutes][Customer] : Yeah, I have. Yep.

[6 minutes 1 seconds][Agent] : Thank you. OK, now we'll go to the different levels of cover here. I can see you were after the licensure from the 500,000 when you did the. Yep. OK. Yeah.

[6 minutes 12 seconds][Customer] : Well, yeah, I, I just put that down as a rough figure depending on what the policy was worth per month.

[6 minutes 19 seconds][Agent] : OK, so we start off on 500,000 that you can apply to cover from \$100,000 up to 750,000.

[6 minutes 27 seconds][Customer] : OK. Yep.

[6 minutes 28 seconds][Agent] : Sorry. I'll do the quotes monthly for you as well. So \$500,000 off the life insurance.

[6 minutes 42 seconds][Customer] : Yeah, No way. No, no, no, I'm not interested in that.

[6 minutes 37 seconds][Agent] : It is a monthly premium of \$396.09 mm. Hmm.

[6 minutes 47 seconds][Customer] : That's ridiculous.

[6 minutes 48 seconds][Agent] : And what about a different level of cover do you want to have a look at? OK, yeah, yeah, yeah. Mm. Hmm.

[6 minutes 51 seconds][Customer] : Well if 500,000 is close to \$400.00 a month, then 200,000 is close to half that per month.

[7 minutes 2 seconds][Agent] : No. OK.

[7 minutes 1 seconds][Customer] : No, I'm not interested in that. That's ridiculous.

[7 minutes 4 seconds][Agent] : Yeah, yeah.

[7 minutes 4 seconds][Customer] : And plus I looked on your website and you give cheaper quotes for women than you do for men.

[7 minutes 9 seconds][Agent] : Yes.

[7 minutes 9 seconds][Customer] : Why?

[7 minutes 10 seconds][Agent] : So yeah, males are generally more expensive than females. You'll cover here is also based on yourself being a smoker as well, which umm is more on the on the policy there as well.

[7 minutes 21 seconds][Customer] : OK, so you discriminate against males and you discriminate against smokers. That's what I'm hearing from you. Because if I was a female nonsmoker, I'd get it cheap as chips. If I'm a male smoker, you want to charge me a fortune? That's how I'm looking at it. So you're discriminating against me because I'm a male and I am a smoker? Thank you for your time.

[7 minutes 37 seconds][Agent] : So, yeah, so it's just yeah, sure.

[7 minutes 45 seconds][Customer] : I no want to go ahead with your policy because your adverts are a load of ****. Thank you and goodbye.

[7 minutes 55 seconds][Agent] : Not a problem. Thank you.