

[14 seconds][Customer] : Hello. You're speaking.

[15 seconds][Agent] : Hello.

[17 seconds][Customer] : Hello.

[17 seconds][Agent] : Hi there. My name's Stuart. I'm giving you a call from Australian Seniors. So we received your enquiry to help you with our insurance.

[29 seconds][Customer] : Yeah, that's me.

[26 seconds][Agent] : So I'll just make sure I'm speaking to Leslie Tekna, Beautiful And how can we help you today? Liz, do you already have AL insurance with us?

[39 seconds][Customer] : No, no, no, I don't. And what I'm looking at is myself and my mother-in-law.

[42 seconds][Agent] : No understand. So I'll start with yourself. What what sort of insurance are you looking for? Perfect. And just to help you out first, what was your date of birth there, Liz?

[53 seconds][Customer] : License, funeral insurance 12th of the 9th 1971.

[1 minutes 7 seconds][Agent] : Beautiful. And I'll just make sure that you are a male and an Australian resident, is that right?

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

[1 minutes 14 seconds][Agent] : Perfect. Thank you so much for that. And when you can, I'll grab a e-mail from you, please. OK. OK. Yep.

[1 minutes 22 seconds][Customer] : Yeah, it's CWO AM ATA at Ras A/C dot com dot AU.

[1 minutes 39 seconds][Agent] : OK, alright, thank you. Please note that all our calls are recorded and the advice I provide is general nature and I'll be suitable to your situation. I might double check your e-mail just to make sure I have it correct.

[1 minutes 59 seconds][Customer] : Yep.

[1 minutes 53 seconds][Agent] : So CWOAM for Mary ATA right at R for Romeo, A for alpha F for Foxtrot, A for alpha, C for charlie.com dot AU.

[2 minutes 9 seconds][Customer] : No, no, no. Have you got an SMS?

[2 minutes 13 seconds][Agent] : Yeah, I have an S here.

[2 minutes 18 seconds][Customer] : Yeah, Ras for Sam?

[2 minutes 15 seconds][Agent] : Is that not right S for Sam? OK, got it.

[2 minutes 23 seconds][Customer] : Yeah, Ras A/C.

[2 minutes 24 seconds][Agent] : So it's Yep, all good. Lucky I checked so Ras ac.com dot AU right now.

[2 minutes 32 seconds][Customer] : Yep, that's it.

[2 minutes 34 seconds][Agent] : Beautiful. Thank you for your patience and I'll be happy to help you look at life and funeral insurance. They are ver they are different insurances.

[2 minutes 43 seconds][Customer] : Yep.

[2 minutes 43 seconds][Agent] : So did you know if you want to look at life or funeral insurance first? What would you like Y?

[2 minutes 50 seconds][Customer] : Well, I think you're just gonna send me a packs of and just read through it. Currently 'cause I'm still at work.

[2 minutes 57 seconds][Agent] : Understand, I can send you through our information pack if you're busy right now. Alternatively, if you do have 5 minutes, I can take you through a quote and send that out. Did you have 5 minutes to enter it?

[3 minutes 1 seconds][Customer] : Yeah, Yeah, if you could.

[3 minutes 10 seconds][Agent] : Yep, all good. Which one would you like to begin with? Life or funeral insurance?

[3 minutes 14 seconds][Customer] : That I lost it.

[3 minutes 16 seconds][Agent] : Yep. Perfect. So life insurance is there to provide financial protection for your loved ones to a lump sum payment if in case you were to pass away before your 85th birthday when the policy ends.

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

[3 minutes 28 seconds][Agent] : So you can choose cover starting from 10,000 and you could go up to 200,000 and you can nominate.

[3 minutes 35 seconds][Customer] : No, I've got a rather large family.

[3 minutes 40 seconds][Agent] : Yeah. Well, how many people were you wanting to leave money behind for?

[3 minutes 41 seconds][Customer] : Yeah, well, I got a kidna.

[3 minutes 47 seconds][Agent] : Oh, wow. OK, OK, well, you can look at leaving money for your children, but and if they're minors like my daughter, the money can end up going TH through the the legal guardian at the time or yeah or trust for the benefit of a minor. OK, so if you do have children that are still minors, you can still nominate them if you want.

[4 minutes 5 seconds][Customer] : Yeah, yeah, I got, I got 1 minor, I got 1 minor and the rest are all that.

[4 minutes 13 seconds][Agent] : OK, all good. Then if you'd like, you can yeah, nominate the the adults to look after the younger one. Definitely something you can do. OK. And the way it works is although we show 10,000 to 200,000 if death was accidental, this payment will triple. So your children can claim for more three times the amount of money that way.

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

[4 minutes 41 seconds][Agent] : And we also advance pay 20% of the money to your children so they can use that money towards anything urgent such as funeral costs at the time. You may even be able to save you bit of money if if you're looking at funeral insurance as well. OK.

[5 minutes][Customer] : Yeah, see TH TH here's another problem I had. I just lost my mum.

[5 minutes 2 seconds][Agent] : And yeah, that's I'm sorry to hear.

[5 minutes 8 seconds][Customer] : Yeah, and I was getting, well, she had a Westpac policy which was with another which another company took over or something.

[5 minutes 14 seconds][Agent] : Yeah, right.

[5 minutes 19 seconds][Customer] : But when I went to ask for help from the insurance provider, they wanted the death certificate.

[5 minutes 24 seconds][Agent] : Yeah, Yeah, OK.

[5 minutes 29 seconds][Customer] : Unfortunately, in the NT they give you the destiny with after you're buried.

[5 minutes 36 seconds][Agent] : I understand. Yeah. Sorry to hear that. Yeah, For your Peace of Mind, W we can advance pay 20% of the money while you're claiming for it. OK.

[5 minutes 48 seconds][Customer] : Yeah, well, I I want to claim. Maybe it'll be somebody else. I'll be dead, man.

[5 minutes 47 seconds][Agent] : So that one money can come out first to to help out with the funeral costs and then, yeah, you can provide the debts, of course.

[5 minutes 58 seconds][Customer] : I can't claim it if I'm dead.

[6 minutes 1 seconds][Agent] : Yeah, of course. So TH then this would be responsibility for your children. OK. Yeah. So of course, no. Yeah, sorry about that. And we, we try and make our cover simple to apply for. So we don't need you to see any doctors for us and we don't need you to spend an hour over the phone answering and answering questions. We literally just ask you no, yes or no questions to see if you qualify. So we, we try and make it easy.

[6 minutes 9 seconds][Customer] : Yeah, yeah, yeah.

[6 minutes 34 seconds][Agent] : And if you are accepting and once you commence the policy, you will be covered immediately for death due to any cause except for suicide in the 1st 13 months. And then.

[6 minutes 46 seconds][Customer] : Yeah, Well, I ain't going to do that. I like, I like living.

[6 minutes 51 seconds][Agent] : Good to hear. And you got eight children as well, right? So yeah, all good.

[6 minutes 55 seconds][Customer] : Yeah. Some of it will happen. Even when I hear it will happen.

[6 minutes 59 seconds][Agent] : Yeah, yeah.

[7 minutes 5 seconds][Customer] : Yeah.

[7 minutes 1 seconds][Agent] : I got a 7 month payment myself so yeah, I got to look after my kids and we'll.

[7 minutes 5 seconds][Customer] : Why can't I get out of it?

[7 minutes 8 seconds][Agent] : Yeah. Well, she doesn't talk yet so we'll see what happens then.

[7 minutes 13 seconds][Customer] : Yeah, my, my eldest is 32 and I'm still looking.

[7 minutes 14 seconds][Agent] : And, and yeah, yeah, fair, fair enough. They're always gonna be yeah kids, right?

[7 minutes 17 seconds][Customer] : Opera might the way the world's gone now you'll be looking up from forever.

[7 minutes 25 seconds][Agent] : So yeah, fair, fair enough. If they moved out yet or still living with you.

[7 minutes 33 seconds][Customer] : Oh, no, that that makes that. I told him to get that.

[7 minutes 37 seconds][Agent] : Oh, good. That's probably the way to go, huh?

[7 minutes 41 seconds][Customer] : Yeah.

[7 minutes 39 seconds][Agent] : So alrighty A and Liz, you can actually claim for the cover yourself as well. There is a terminally ill advanced payment.

[7 minutes 51 seconds][Customer] : Yeah.

[7 minutes 51 seconds][Agent] : So if you were diagnosed with 24 months or less to live by a specialized medical practitioner, you can claim for your insurance to be paid to while still alive.

[8 minutes 1 seconds][Customer] : Oh, yeah, that sounds good.

[8 minutes 2 seconds][Agent] : OK, so yeah, that that's literally your money. So you you can spend the money whatever you see fit.

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

[8 minutes 9 seconds][Agent] : Y you can use give it to your children, spend it on yourself to try and get better or or even start arranging some of the the the funeral costs you if you do happen to get better, no need to return that money. You get to keep it. OK.

[8 minutes 25 seconds][Customer] : Oh, very good. So if I took what's the, what's the maximum amount? What is it?

[8 minutes 28 seconds][Agent] : So this is 200,000 is maximum.

[8 minutes 35 seconds][Customer] : Yeah.

[8 minutes 35 seconds][Agent] : So just to give you some pricing on that, I just need to ask, have you had a cigarette in the last 12 months?

[8 minutes 43 seconds][Customer] : Love you.

[8 minutes 45 seconds][Agent] : Yep, all again.

[8 minutes 47 seconds][Customer] : Yeah, trying to get those up.

[8 minutes 47 seconds][Agent] : So minimum is all good if you do, if you do then that's great, saves your health and bit of money, right?

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

[8 minutes 58 seconds][Agent] : So if the maximum was 200,000, mix minimum was 10,000. I understand you have eight children, so how much did you want to look at for yourself?

[9 minutes 16 seconds][Customer] : I'm not quite understanding what you're saying mate.

[9 minutes 20 seconds][Agent] : Sorry, so we can help you look at our life insurance to leave behind money for your children, right? You can look at minimum leaving them 10,000 or you could go up to 200,000, or you can look at somewhere in between like 100,000 or 80,000. That's what I mean.

[9 minutes 26 seconds][Customer] : Yeah, yeah, yeah.

[9 minutes 39 seconds][Agent] : H, how much did you want to look at leaving behind for them?

[9 minutes 40 seconds][Customer] : Well, I, I'm, I'm looking at the, I'm looking at the cost I can get.

[9 minutes 46 seconds][Agent] : OK, highest.

[9 minutes 46 seconds][Customer] : So the 200,000 I'll, I'll probably go for.

[9 minutes 49 seconds][Agent] : Yep. So that then that case you're looking at 142 dollars, 20-12 cents a fortnight. So was that affordable for you? Was that manageable? OK, so it's OK for you then or? Yep.

[10 minutes 3 seconds][Customer] : Well, I'm working at the moment, so yeah, what happens if when I get all the I can't work anymore? Then what happens if this influence?

[10 minutes 18 seconds][Agent] : Understand if you Yep, that's a very good question. If you're not working anymore, your income's reduced. If you ever do feel you're it's depends are not affordable, you are able to apply for financial hardship. If it's something temporary, we can work out a payment plan with you. If not, you're not locked stuck at this level. You can apply to reduced to cover to try and find a middle ground to see if we can find something that may be suitable at that.

[10 minutes 37 seconds][Customer] : Yeah, yeah, yeah. What I'm saying is, you know, I've worked.

[10 minutes 55 seconds][Agent] : Yep. OK, then.

[10 minutes 52 seconds][Customer] : You say I work to my retirement and then I become a pensioner and I paid all the years of this cover.

[11 minutes 2 seconds][Agent] : Yep, it does seem that way. Yeah, and it does seem that way. However, what what you're paying for is the time you're being covered. So let's say if you retired in 20 years time, then you would have had coverage for the 20 years and then if you applied it, drop it down in 20 years. You can do you just give us a call, apply to reduce it. So I can try and see if we can find something that can be manageable for you at that stage.

[11 minutes 3 seconds][Customer] : And then your company goes, oh, I'm sorry, we're going to drop it down because I gotta get appointment that I said yeah, yeah. Well, hopefully I get.

[11 minutes 38 seconds][Agent] : So you're not, well, it's not like a savings account, you're not saving up money. You're basically just buying time where you're getting covered for, that's all. Does that make sense?

[11 minutes 42 seconds][Customer] : Yeah, you know that, Yeah.

[11 minutes 48 seconds][Agent] : Yep. So it's a good question. So did you, was 200,000 still appropriate for you or did you want to look at something smaller?

[12 minutes 1 seconds][Customer] : Well, I think for now, I think I'm, yeah, I'm pretty good at the moment. What's the other one?

[12 minutes 7 seconds][Agent] : OK, you, there's many other levels so you, you can go all the way down to 10,000 using 10,000 increments.

[12 minutes 6 seconds][Customer] : You got the 10 that I want that What's the 181?

[12 minutes 16 seconds][Agent] : So I could do 1918170 so on and so forth all the way down to 10,000 if you want sure. So 180,000 is \$127.91 a fortnight. So yeah, that will get you 180,000. And if you want to work out the Yep, it's very good question.

[12 minutes 40 seconds][Customer] : 12791 And when you when, when are these these payments rather so you you sent me out a contract while signed the contract and is that when you start taking

the payments out or do you have a some insurance company give you the month for free or whatever? And is that many of these bloody insurance companies?

[13 minutes 8 seconds][Agent] : That's all good. Well, all all the companies may work differently with us. We make it very simple. I ask you none, yes or no questions about your health. If you're approved, then we start the cover over the phone. You you not required to make an immediate payment straight away.

[13 minutes 26 seconds][Customer] : Mm hmm.

[13 minutes 26 seconds][Agent] : You can choose the payment date in the future and I'll you'll receive your post within three to five working days from the day you choose to be your first payment. We note down the preferred method of payment, what you're using to pay for it, and you'll also have a 30 days calling off.

[13 minutes 43 seconds][Customer] : Yes, well, that's good.

[13 minutes 45 seconds][Agent] : So that's how we set some more. Yep.

[13 minutes 49 seconds][Customer] : Yeah, yeah, yeah, I'd like the, I'd like the thing and then yeah, let's start. And then, uh, with the back tray.

[13 minutes 48 seconds][Agent] : So that's how we set it up, but OK, Yep.

[13 minutes 58 seconds][Customer] : So it is, yeah, If we can, if we can stop that off.

[14 minutes][Agent] : So, but just before we start, it was the 180,000 OK for you? OK, cool. Yeah, we just got to find a level that you're happy with before we can actually start it. OK.

[14 minutes 3 seconds][Customer] : And yeah, yeah, man, yeah, yeah. Yep.

[14 minutes 17 seconds][Agent] : And I'll also let you know, just to Please note that your claim is death, which means it will generally increase each year as your age, which means it will increase each year. And as an indication, if you make no changes to the policy, your Prem next year will be \$136.86 a fortnight.

[14 minutes 39 seconds][Customer] : Mm, Hmm.

[14 minutes 39 seconds][Agent] : And you can also find information about Prem structure on our website.



[14 minutes 44 seconds][Customer] : Yeah. Cool.

[14 minutes 44 seconds][Agent] : So does that make sense to you?

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

[14 minutes 46 seconds][Agent] : Cool. All right.

[14 minutes 48 seconds][Customer] : I'm at the job.

[14 minutes 48 seconds][Agent] : And I'll run you through.

[14 minutes 49 seconds][Customer] : You guys up, you guys up.

[14 minutes 52 seconds][Agent] : Yeah, all good.

[14 minutes 54 seconds][Customer] : I'm of course the insurance that I got.

[14 minutes 53 seconds][Agent] : And again, if you ever feel, Yep, that's right, it it does go up, it is a percentage increase. OK. And again, you're not stuck at that level. So you can apply to reduce it if you wish. I'll grab a postal address when you can list. This is where the policy documents and beneficiary form goes. What will be your post code And then your suburb. Perfect.

[15 minutes 18 seconds][Customer] : I like 7 two and I'm not quite sure because I live in in my area. Hang on a minute.

[15 minutes 22 seconds][Agent] : And a suburb is it? I'll, I'll let you know what I can see coming up. Amata.

[15 minutes 36 seconds][Customer] : Yeah, I'm gonna come here.

[15 minutes 38 seconds][Agent] : Yep. Alright, 'cause that's what I can see that you've put to previously and I'll just grab the postal address when you can. Yep.

[15 minutes 47 seconds][Customer] : It's 2 right?

[15 minutes 55 seconds][Agent] : Yeah, OK.

[15 minutes 51 seconds][Customer] : And you it's IN UN TJI street.

[16 minutes 6 seconds][Agent] : OK, alright.

[16 minutes 13 seconds][Customer] : Yep, Yep. Yep.

[16 minutes 9 seconds][Agent] : Let me spell that back for you IN for November, UN for November, TJI St.

[16 minutes 21 seconds][Customer] : Yeah. And that's called in Nunji St.

[16 minutes 27 seconds][Agent] : in Nunji.

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

[16 minutes 28 seconds][Agent] : Is it All right? I'll, I'll have a quick look because it's not coming up for some reason. Is that a new area or is it just something that is difficult to come up?

[16 minutes 44 seconds][Customer] : Yeah. Sometimes it's typical to come up 'cause it's an have, have a job community in that area.

[16 minutes 49 seconds][Agent] : Oh, good. As long as it's the right postal address.

[16 minutes 50 seconds][Customer] : MM, most of everybody, yeah. We've got a community post office and that's why Nice, nice. Everybody here puts I'm a community service.

[16 minutes 59 seconds][Agent] : Oh, OK.

[17 minutes 2 seconds][Customer] : I like somebody as the as the residential address.

[17 minutes 7 seconds][Agent] : So so long as the post can get to you in two in on G Street, then I'll I'll put that in for you manually.

[17 minutes 18 seconds][Customer] : Yes. No, I haven't come. It'll come to me.

[17 minutes 19 seconds][Agent] : So OK, cool. So long as it does, then I'll put it in for you manually. OK. And I'll just make.

[17 minutes 25 seconds][Customer] : Yeah, No, I use that same address for eBay and I'll get that stuff.

[17 minutes 29 seconds][Agent] : Yeah, fair, fair enough. Then it's all good. Then I'll pop it in. And then your e-mail cwoamata@rustac.com dot AU, I'll keep that one for you. Your phone number 0428119337, I'll keep that for you.

[17 minutes 43 seconds][Customer] : Yep, Yep.

[17 minutes 50 seconds][Agent] : OK, And what I basically do now is I'll just run you through these nine questions to see if you qualify. They are all yes or no answers except for height and weight. So if you do get stuck with a question that is what I'm here for, please let me know so I can help you out. OK, so M my job is to basically make sure that your answers are accurate.

[17 minutes 57 seconds][Customer] : Yep, Yep, Yep.

[18 minutes 13 seconds][Agent] : Alright, I'll read a quick disclaimer which lets you know it should be honest and truthful as you go through it. So it reads. 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 make sure with other Australian service providers for the purpose of administering your policy handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breach 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 have provided some information to us and any earlier discussions you have had, If you do not take reasonable care, you may reach duty. And if this happens, your insurer may be entitled to cancel your policy, decline the claim, or make adjustments to terms and conditions of your policy. So do you understand and agree to your duty? Yes or no?

[19 minutes 22 seconds][Customer] : Yeah, right.

[19 minutes 24 seconds][Agent] : Beautiful.

[19 minutes 24 seconds][Customer] : Oh, yes.

[19 minutes 24 seconds][Agent] : So first one is.

[19 minutes 25 seconds][Customer] : Yeah.

[19 minutes 26 seconds][Agent] : Have you? Yeah. It's kind of like that. It's all going to be all.

[19 minutes 29 seconds][Customer] : Yeah.

[19 minutes 29 seconds][Agent] : Yes or no. So just bear with me. So have you been hospitalized for COVID-19 in the last six months? So have you been diagnosed with COVID-19 in the last seven days? Yes or no? All good.

[19 minutes 42 seconds][Customer] : No, thank God.

[19 minutes 44 seconds][Agent] : And the last five? Yeah. It's not fun. I've had it twice.

[19 minutes 49 seconds][Customer] : No, I've had it too.

[19 minutes 49 seconds][Agent] : So next one is.

[19 minutes 50 seconds][Customer] : Yeah.

[19 minutes 52 seconds][Agent] : Yeah. Oh, good to hear. You know, you're better.

[19 minutes 57 seconds][Customer] : Yeah, I don't.

[19 minutes 56 seconds][Agent] : It took me quite a while to get better. Thanks.

[19 minutes 58 seconds][Customer] : Yeah, I don't know, but I did 18 months ago. I don't know.

[20 minutes 3 seconds][Agent] : Yeah, that was when it was spreading around quickly.

[20 minutes 1 seconds][Customer] : I didn't know any months ago.

[20 minutes 6 seconds][Agent] : So I I had that around that for the time too. But yeah, it it has good.

These seats died down a little. People still get it, but not as much I feel. Anyway, next one is in the last five years, have you been admitted to hospital as an impatient because of a heart attack, heart failure or stroke? Yes or no?

[20 minutes 27 seconds][Customer] : Nope.

[20 minutes 29 seconds][Agent] : All good. In the last five years, have you been admitted to hospital as an impatient because of a lung disease? Other than for asthma or pneumonia, is the only conditions yes or no?

[20 minutes 40 seconds][Customer] : Nope.

[20 minutes 42 seconds][Agent] : OK. 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's for other organs? Or are you currently or seem to be treated with chemotherapy, yes or no?

[21 minutes 3 seconds][Customer] : Nope.

[21 minutes 5 seconds][Agent] : Sorry, I missed that. What was that again?

[21 minutes 8 seconds][Customer] : Nope.

[21 minutes 9 seconds][Agent] : Got it. Thank you.

[21 minutes 22 seconds][Customer] : Nope.

[21 minutes 11 seconds][Agent] : Have you, do you have a renal kidney condition that currently requires dialysis or transplant or a doctor as the device will be required in the future, yes or no? All good. And do you have a liver condition that will require a transplant in the future? Yes or no?

[21 minutes 30 seconds][Customer] : Nope.

[21 minutes 29 seconds][Agent] : OK, OK. You've been diagnosed. Have you been diagnosed with or currently undergoing help before? Or has a doctor advised you to be treated for a neuron disease or any form of dementia depending Alzheimer's disease, yes or no? Have you attempted suicide or been hospitalized for a mental authorization? Beautiful. And are you experiencing any unexplained symptoms? So I currently undergone the waiting for the results of any of the letter tests unless occasions are being diagnosed as having 12 months or less delays.

[21 minutes 46 seconds][Customer] : No, no, no, thank God.

[22 minutes 8 seconds][Agent] : Yes or no, Beautiful. And Liz, that's actually all the questions. So thank you so much for your patience in going through that with me. I can happily say that you have been fully approved.

[22 minutes 24 seconds][Customer] : What a good day.

[22 minutes 23 seconds][Agent] : So congratulations on the 180,000. OK, so the next step is that I, I am happy to help you set up the cover and post out your policy documentation, which will have the beneficiary form. Again, you're not required to make any payments today. You can defer your first payment, choose the payment that in the future that you'd like. So did you want to align this with when you get paid from work perhaps or what date would you like?

[22 minutes 37 seconds][Customer] : Yeah, yeah. 22nd of this month.

[22 minutes 53 seconds][Agent] : Beautiful.

[22 minutes 55 seconds][Customer] : Next.

[22 minutes 53 seconds][Agent] : So did you want to on exactly on the 22nd or 23rd?

[22 minutes 55 seconds][Customer] : Next week, no 22nd.

[23 minutes 1 seconds][Agent] : Perfect. And I'll pop it through on the 22nd and we just note down either savings, cheque or credit cards come out on the 22nd. What would you like to use?

[23 minutes 11 seconds][Customer] : Silence.

[23 minutes 11 seconds][Agent] : Yep, all good. And what was the BSP account number? When you're ready, All good. Take your time.

[23 minutes 40 seconds][Customer] : Right.

[23 minutes 42 seconds][Agent] : OK, OK. And account. OK. OK.

[23 minutes 40 seconds][Customer] : The DSD is 085995 140647180.

[23 minutes 56 seconds][Agent] : Oh, good. And just your own name, Leslie Thichner.

[24 minutes][Customer] : Yep.

[24 minutes][Agent] : Beautiful. So the last thing I'll do on this cover is just to read out your declaration.

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

[24 minutes 5 seconds][Agent] : OK, so just bear with me while I go through this. Any questions just stopped me. Happy to explain things more naturally. So just fades. Thank you. Leslie Titna, it is important you understand the following information. I'll ask for agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full ten years. Life insurance is issued by Hanover life RE of Australasia or today. Hanover has an arrangement of Greenstone Financial services trading as Australian Seniors Insurance Agency to issuing arrange this insurance on its behalf. Hanover has a lot of funded information you have provided when assessing application that includes the information we initially collected from you to provide a quote. Hanover has set a target market to determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take readable care they agreed to. Can you please confirm you have answered all of our questions in accordance with your duty? Yes or no?

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

[25 minutes 6 seconds][Agent] : Perfect and next section lets you know about what you're covered under. So it reads, You may from time to time provide offers to you other communication methods you have provided to us in relation to other products and services. By agreeing to this declaration.

Your consent will allow us to contact you for this purpose until you update. Accept the cover pays the one sum bene benefit amount of the following. Disney Techno receives \$180,000 in the event of death. If death is as a result of an accident, the benefit payment will include an accidental death benefit which will equate to a total payment of triple death benefit amount. A benefit is not paid in the event of suicide. In the 1st 30 months of the policy. Your cover expires on 11th of the 9th 2000 fifty 6:12 AM. Your premium for your first year of cover is \$127.91 per fortnight. Your plan is a step param which means it'll be calculated at each policy anniversary or generally increase each year. Included in your Prem is the amount payable to Australian seniors of between 14% and 46% of each frame, calculated on a level basis over the last policy. Your plan will be debited from your nominated bank account in the name of Leslie Tecna, which you're authorised to them from have provided to us. We may provide recent communications to you via the e-mail address you have provided to us, and this will include any legal notices we're required to provide to you. If you would prefer to receive these only via mail, you can update your communication preference anytime. We'll send you a welcome pack including your policy schedule, PDS and SSG via mail, and if you have provided us with an e-mail address, your policy schedule will also be emailed to you today. You should carefully conserve these documents to ensure the product meets your needs. You have a 30 day cooling off. During which you may cancel your policy. At any time you may have paid will be refunded in full unless you have lodged a claim. If you are replacing an existing policy with this cover, we recommend that you do not cancel that policy until you have received and reviewed that policy in full. There are risks associated with replacing policies as a new policy may not be identical to your existing cover and then maybe other risks you should consider depending on your circumstances. We have a complaint process which you can access anytime by contacting us. Full details are available online and the documentation we are sending you. So do you understand and agree with the declaration?

[27 minutes 24 seconds][Customer] : Yes, I do.

[27 minutes 22 seconds][Agent] : I've just said to you, yes or no, Beautiful. And last one here, would you like any other information about the insurance? Now would you like me to read any part of the

PDS to you? Yes or no?

[27 minutes 35 seconds][Customer] : No, No.

[27 minutes 35 seconds][Agent] : All good. Now let's just a quick reminder the this covered 180,000. This does allow for 20% of the money to be advanced paid to your children. So they could ask for \$36,000 to come out earlier to help with funeral costs.

[27 minutes 55 seconds][Customer] : Yep.

[27 minutes 53 seconds][Agent] : OK, so that that's already there in this policy, did you still want to look at funeral insurance?

[28 minutes 4 seconds][Customer] : No, no. If that's if that's available, that's that's fine.

[28 minutes 4 seconds][Agent] : Alright, yeah, that's in there anyway. So I just wanted to point that out so your your children can use that towards funeral costs. OK.

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

[28 minutes 16 seconds][Agent] : So yeah, if if you're happy with just the life insurance and that's OK. And another question you you asked me was you wanted to look at cover for your mother-in-law. Do you still want to look at cover for her? Yep.

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

[28 minutes 33 seconds][Agent] : Alright, beautiful. Then just to help you out, which type of insurance did you want to look at for a life insurance?

[28 minutes 43 seconds][Customer] : Yeah.

[28 minutes 41 seconds][Agent] : The one I've offered you or the funeral insurance?

[28 minutes 44 seconds][Customer] : Same as that. You know that it's a life insurance.

[28 minutes 47 seconds][Agent] : Perfect, then I'll just create a file for her shortly. OK, I'll pop you on a quick hold just while I make the file for her.

[28 minutes 58 seconds][Customer] : Yep. Alison Mary Simpson.

[28 minutes 56 seconds][Agent] : OK, All right, so just so I can do that, what was her name and date of birth at Lison?

[29 minutes 12 seconds][Customer] : Yep. Yep.



[29 minutes 8 seconds][Agent] : LALISON, Mary, Mary and Simpson? So just like the SIM? Yep. Open. And what was Alison's date of birth?

[29 minutes 23 seconds][Customer] : SINTSON 1454. Yes, it is.

[29 minutes 31 seconds][Agent] : 141954 OK alright, all good. And I'll just make sure Alison was a female and an Australian resident, is that right?

[29 minutes 33 seconds][Customer] : Yeah, yeah, yeah, exactly.

[29 minutes 42 seconds][Agent] : Perfect. And I'll just pop through your e-mail as the best e-mail for her, is that OK?

[29 minutes 49 seconds][Customer] : Yep. And I've got, I've got it here too.

[29 minutes 49 seconds][Agent] : Alright, is it beautiful?

[29 minutes 53 seconds][Customer] : Yeah, Yep.

[29 minutes 53 seconds][Agent] : And I'll, I'll provide you the pricing 1st and if you're happy with it, I'm happy to talk to her about it. OK.

[30 minutes 1 seconds][Customer] : Yeah.

[30 minutes 1 seconds][Agent] : So do you give us permission to share information with your mother-in-law, Alison Mary Simpson?

[30 minutes 8 seconds][Customer] : Oh, yeah. Yeah.

[30 minutes 9 seconds][Agent] : Perfect.

[30 minutes 13 seconds][Customer] : Yeah.

[30 minutes 9 seconds][Agent] : Alright, I'll just give you pricing 1st and then if you're happy with it, then I'll speak to her about it.

[30 minutes 16 seconds][Customer] : Yeah.

[30 minutes 15 seconds][Agent] : OK Alright, so just a quick question where you can answer for this. Has she had a cigarette in the last 12 months? Yep, all good.

[30 minutes 26 seconds][Customer] : Yes, yes.

[30 minutes 30 seconds][Agent] : So I'm able to offer her a cover between 10,000 up to 200,000 exactly like yourself and everything I've explained to you about the cover would also apply to her. So

how much insurance would you like to look at for her?

[30 minutes 46 seconds][Customer] : The last thing it would mother-in-law just said straight out 100,000. What? What would that cost?

[30 minutes 50 seconds][Agent] : OK all good for her. She's looking at \$198.31 a fortnight. Would that be affordable?

[31 minutes 1 seconds][Customer] : 100 and 100. And what?

[31 minutes 2 seconds][Agent] : 198 and 31 a fortnight.

[31 minutes 8 seconds][Customer] : Wow, that's very expensive.

[31 minutes 10 seconds][Agent] : Yeah. Hi, I completely understand it.

[31 minutes 15 seconds][Customer] : Yeah.

[31 minutes 12 seconds][Agent] : It is due to age so that that that's been the the main reason.

[31 minutes 19 seconds][Customer] : Well, what's the 80,001? That too. Bye bye.

[31 minutes 18 seconds][Agent] : If you do feel, Yep, 80,000 is \$158.65 a fortnight sounds better.

OK, so if you are happy with this level, I'll I'll go create her file and then I'll speak to her. OK, so I'll put you on a quick hold and I'll create a file and I'll come back and I'll speak to her.

[31 minutes 29 seconds][Customer] : Yep, Yep, Yep, Yep.

[31 minutes 44 seconds][Agent] : OK Alright, all good. One moment, please. Hello Leslie.

[34 minutes 8 seconds][Customer] : Yeah, right.

[34 minutes 9 seconds][Agent] : Hey there. Thanks so much for your patience. I've just created a file for your step up. OK, so just to confirm again, do you give us permission to share information with her?

[34 minutes 15 seconds][Customer] : Yep, Yeah, you can share that information.

[34 minutes 24 seconds][Agent] : Beautiful. And was she planning to purchase the cover for herself or were you planning to buy it for her?

[34 minutes 30 seconds][Customer] : No, I'm buying it for. Yep.

[34 minutes 32 seconds][Agent] : Alright, then I'll basically run through how it all works with her and ask her those help questions, and I'll speak to you again. OK.

[34 minutes 39 seconds][Customer] : Yeah.

[34 minutes 40 seconds][Agent] : So just when you're ready, I'll just get your, your permission to speak to her.

[34 minutes 52 seconds][Customer] : What was that? My sorry.

[34 minutes 53 seconds][Agent] : Yeah. WH when you're ready, do you give me permission to speak to her? All right. Cool. Thank you.

[34 minutes 57 seconds][Customer] : Yeah, I'll put it on there. Imti got my own.

[35 minutes 7 seconds][Agent] : Hello. Hi there.

[35 minutes 10 seconds][Customer] : Hello. What's happening?

[35 minutes 9 seconds][Agent] : My name's Stuart from Australian Seniors. Hey there. Am I speaking to Alison? Hello.

[35 minutes 19 seconds][Customer] : Hello.

[35 minutes 19 seconds][Agent] : Am I speaking to Alison? Can you hear me? Hello. Can you hear me?

[35 minutes 28 seconds][Customer] : Hello.

[35 minutes 30 seconds][Agent] : Hey there. I don't think she can hear me.

[35 minutes 31 seconds][Customer] : What's the number to this phone? You there, Ma?

[35 minutes 31 seconds][Agent] : It's Hello. Yeah, I'm still here. Can you hear me?

[35 minutes 37 seconds][Customer] : Yeah. You you want to ring us back for that one next week?

[35 minutes 40 seconds][Agent] : Yeah, sure.

[35 minutes 42 seconds][Customer] : Yeah.

[35 minutes 41 seconds][Agent] : Happy to What? What time?

[35 minutes 42 seconds][Customer] : Just keep it on file for for the net. Give me the call on Wednesday or something.

[35 minutes 48 seconds][Agent] : Wednesday. Sure. Let's book.

[35 minutes 50 seconds][Customer] : Yeah, she's feeling a bit tired and trying to have a sleep.

[35 minutes 52 seconds][Agent] : No, it's all good. I'll organise a appointment. I finish at 5:00 next

Wednesday. You want to do maybe about 3:00.

[36 minutes 5 seconds][Customer] : Yeah, that'll be it.

[36 minutes 7 seconds][Agent] : Yep. Alright. And I'll, I'll just because it's a new file, I don't have any information about her, so I'll just use your information. So your phone number 0428119337, are you happy to keep that on her file? Yep. And your e-mail cwoamata@rasat.com dot dot com dot AU, are you happy to keep that one on her file?

[36 minutes 22 seconds][Customer] : Yep, Yep, Yep.

[36 minutes 34 seconds][Agent] : Yep. And what was your address again? I'll add that to her file too. So how do you spell again? Yep, Yep, thank you. All good.

[36 minutes 38 seconds][Customer] : 2IN Nunji, INUNTJI 3.

[36 minutes 49 seconds][Agent] : So Yep, all good. And I'll just confirm that is Amata. What's that? Yep, and post code.

[36 minutes 56 seconds][Customer] : Yeah, alright, 72.

[37 minutes 2 seconds][Agent] : All right, Amata, all right, let me just update her file before I go. Just want to make sure everything's up to date and, and then I'll I'll book in that appointment. OK, so I, I've given you a quote for her already if you'd like. I, I am happy to send her a copy of the quote just so you can speak to her over the weekend about it.

[37 minutes 10 seconds][Customer] : Yep, Yep.

[37 minutes 25 seconds][Agent] : And then I'll, I'll come back on Wednesday about 3:00.

[37 minutes 30 seconds][Customer] : Yep.

[37 minutes 30 seconds][Agent] : So I'd basically run it through how it works and ask her the questions then and then W, we'll help her as well on next Wednesday.

[37 minutes 40 seconds][Customer] : Yep. No, I'm not.

[37 minutes 39 seconds][Agent] : OK, so I'll send that through now if all good. But again, thank you so much for your time. It's been my pleasure speaking to you.

[37 minutes 50 seconds][Customer] : Yep.

[37 minutes 50 seconds][Agent] : If you have any questions or she's ready before then, feel free to

reach out earlier.

[37 minutes 56 seconds][Customer] : Yeah, so am I.

[37 minutes 54 seconds][Agent] : OK, awesome. Thank you so much for your time. Have a great weekend, Liz. Take care.

[38 minutes 1 seconds][Customer] : Yes, you did it. Bye bye.

[38 minutes 2 seconds][Agent] : All right, all good. Bye bye.