

[12 seconds][Customer] : Hello. Hello.

[16 seconds][Agent] : Hi Kishan, this is James calling from Australian Seniors. How are you today?

[19 seconds][Customer] : Good, good, James.

[21 seconds][Agent] : That's good. I was just giving you a call as we received an enquiry online from you in regards to our life insurance. Yes. So just so I can assist you further, can I just confirm your full name and date of birth?

[27 seconds][Customer] : Yeah, yeah, yeah. Cashing that picnic. 4th of June 1956.

[38 seconds][Agent] : Thank you so much for that. Please note all, all our 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're a male Australian resident?

[49 seconds][Customer] : Yes.

[51 seconds][Agent] : Perfect. All right, thank you for that. Umm, just so I can have a better understanding of what sparked your interest today. Are you new to life insurance or do you currently have some cover in place?

[1 minutes][Customer] : I don't have a life insurance. I had one but I didn't care to follow up.

[1 minutes 5 seconds][Agent] : OK, so it's not currently in place anymore.

[1 minutes 9 seconds][Customer] : No.

[1 minutes 9 seconds][Agent] : OK, So what I'll do is I'll explain the main features and benefits of our life insurance here at Australian Seniors Umm, but just note, if you are replacing an existing policy, we do recommend that you do not cancel that policy until your application has been approved and you have reviewed this policy as a new policy might not be identical to your existing cover. OK, so St. so Australian 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, you can choose cover between \$10,000 up to \$200,000 and nominate up to five beneficiaries to receive the nominated nominated benefit amount. If that is due to an accident, your chosen benefit will triple and we'll also include an advance payment of 20% of the benefit amount to help with funeral costs or any other final expenses at the time.

[2 minutes][Customer] : Can you repeat?

[2 minutes][Agent] : OK, it's yeah sure, sure that that just that last sentence. So if that's due to an accident, your chosen benefit will triple.

[2 minutes 1 seconds][Customer] : Can you repeat this one OK?

[2 minutes 10 seconds][Agent] : Umm, and then come claims time. We also include an advance payment of 20% of the benefit amount to help with any funeral costs or any other expenses like that. OK, it's easy to apply. We just ask you 8 yes or no questions relating to your health and well-being over the phone to see if you're approved. OK, if you are approved and once you start the policy, you'll be covered immediately for death due to any cause except suicide in the 1st 13 months. In addition, now I hope this never does happen to you, but there is a terminally ill advanced payment included in our cover. 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 ensure you receive the best care possible. OK, do you have any questions for me so far?

[3 minutes 2 seconds][Customer] : Business.

[3 minutes 3 seconds][Agent] : OK, no worries. So let's go through a quote together.

[3 minutes 2 seconds][Customer] : OK, but do you, do you use this in writing?

[3 minutes 8 seconds][Agent] : Sorry.

[3 minutes 9 seconds][Customer] : But whatever you're telling me, will you use that in writing or?

[3 minutes 13 seconds][Agent] : Yeah, yes Sir. I'll just go through, umm, the last few little bits and pieces around features and benefits, umm, and then we can go through some pricing, umm, and then I can send out, umm, all this information to you at the end, OK? Alright, So, umm, just to begin with, I'll just load up the pricing for you. Umm, have you had a cigarette in the last 12 months? OK, perfect. All righty. So as I mentioned, our cover ranges from \$10,000 all the way up to \$200,000 and we can obviously look at different amounts until we find the right level for you.

[3 minutes 26 seconds][Customer] : OK, No, yeah. What about 100,000?

[3 minutes 56 seconds][Agent] : Is there a benefit amount you wanted to start with, 100,000? No worries. All right. I'll just set that up for you now. So for \$100,000 worth of cover, the premium comes

out to be \$166.90 per fortnight. So every two weeks, Every two weeks, yes, a \$166.90.

[4 minutes 17 seconds][Customer] : You improve it under \$69, then it covers other benefits also, like uh, uh, Medibank.

[4 minutes 32 seconds][Agent] : Sorry, just repeat that for me.

[4 minutes 34 seconds][Customer] : But it also covers some benefits like Medibank.

[4 minutes 38 seconds][Agent] : Medibank No, this is just, this is just through Australian seniors.

[4 minutes 43 seconds][Customer] : OK.

[4 minutes 45 seconds][Agent] : OK. How was that \$100,000 worth of cover looking in terms of the premium?

[4 minutes 54 seconds][Customer] : No, that was 75,000.

[4 minutes 49 seconds][Agent] : Did you want to look at any other levels of cover 75? Yeah, no worries. I'll just like that. 10 Actually, we only do, uh, increments of 10,000. So I can either do 70,000 or \$80,000 for you, 70,000. OK, so for that benefit amount of 70,000, the premium comes out to be \$116.83 per fortnight. OK. How's that sounding for you in terms of suitability and what would be your date of birth?

[5 minutes 5 seconds][Customer] : OK 70 1000 no I need to calculate, I need to talk to my family also.

[5 minutes 29 seconds][Agent] : No worries, No worries.

[5 minutes 27 seconds][Customer] : So what about 200,000? How much 200,000?

[5 minutes 30 seconds][Agent] : Just also know that are you a female 200,000? So that's for \$200,000 of cover. The premium comes out to be \$333.80 per fortnight, \$333.80 per fortnight, yes. OK, no worries. Umm well please also note the premium is stepped which means it will increase each year.

[5 minutes 43 seconds][Customer] : Yeah, 100,000 there in writing and what are the terms and conditions and I'll talk to my family, Yeah.

[6 minutes 1 seconds][Agent] : So if I'm doing the for doing \$100,000 worth of cover as an indication, if you make no changes to the policy, your premium next year will be \$178.58 per fortnight. OK.

[6 minutes 14 seconds][Customer] : How, how? How much lien per year? What is the increment per year?

[6 minutes 21 seconds][Agent] : So it so they are stepped which means it increases each year. So as as of next year it would be your fortnightly premium would be \$178.58 the year after that.

[6 minutes 33 seconds][Customer] : What, what? What is the present at the age of 18? How you think? What was the present at the age of 80?

[6 minutes 38 seconds][Agent] : Sorry, just repeat that for me at the age of 80. For the age of 80, your fortnightly premium would be \$402.20 per fortnight. Sorry, in terms of what your, what your premium would look like? Uh, I don't have those figures in front of me. That's, I mean, I can give you the fortnightly premiums for each year all the way up.

[6 minutes 54 seconds][Customer] : How much I will pay for in the and the up to the age of 80, how much I will pay in my up to the 80 years if we can calculate with how much I will pay in my how much I 67 now for seven, three years I'm going to pay.

[7 minutes 16 seconds][Agent] : Umm, yeah, I don't have those, those four figures in front of me. So that's something I can get. As I said, I can give you the fortnightly premium for each year all the way up to 80. Umm, but I haven't got those figures to give you, unfortunately. Yep, that's, that's no problem at all. Umm, alternatively, what we can do is I can take you through the health questions. Umm, there's only 8 ye yes or no questions, just to see if you actually approved first before we go through with the quote. Is that something you've got you prepared to do? OK, perfect. What I'll do is I'll just load that up now, umm, just before we go through as well. Umm, could I just have your post code please?

[7 minutes 43 seconds][Customer] : Is it possible to send that PDF to me by e-mail 4215?

[8 minutes 16 seconds][Agent] : 4215 and the suburb was Labrador. Perfect. All right, and I'll just get you to confirm the address for me as well. Yep.

[8 minutes 21 seconds][Customer] : Yes, number 11.

[8 minutes 37 seconds][Agent] : Roadland parade perfect and that's the same as your postal address. 100,000 dollars 100 OK, thank you. Alright, so just load those questions up for you now.

Umm just before we go into the questions as well, I've just got to re read you a short disclosure, umm, that reminds you of your duty to be truthful in these questions. OK, so give me one second while this load up. 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 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 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 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 options of your policy. Do you understand and agree to your duty? Yes or no?

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

[10 minutes 4 seconds][Agent] : Perfect. All right, so the first question here is in regards 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 Perfect. OK, so on to the health and lifestyle questions. So 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? 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, yes or no? 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 seem to be treated with chemotherapy, yes or no?

[10 minutes 16 seconds][Customer] : No, no, no, no.

[11 minutes][Agent] : OK. Do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future, yes or no? Do you have a liver condition that will require a transplant in the future, yes or no? Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for like a neuron disease or any form of dementia, including Alzheimer's disease, yes or no? In the last five years, have you attempted suicide or been hospitalized for a mental health condition? Yes or no?

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

[11 minutes 40 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? All been diagnosed as having 12 months or less to leave, yes or no? Perfect, thank you for that. So just confirming you're satisfied with the answers provided? Just confirming you're OK with those answers you've provided there.

[11 minutes 52 seconds][Customer] : No, yes, yes, pretty confident.

[12 minutes 7 seconds][Agent] : OK, perfect. So do congratulations there. You have been approved for the cover. Umm, So what I'll do there. So, uh, OK, so yes, for the, for the \$100,000 worth of cover, there's two options I can give you today. So what we can do is I can just send you out that quote. Umm, just gives you a bit of generic information in regards to the level of cover I've, we've gone over today. Alternatively, what I can do for you is actually get you covered over the phone today and send you all the policy documents to review. That way you're covered as of today after this phone call ends. The policy does give you a 30 day cooling off. So if you decide it's not suitable for you and cancel within the 30 days, you then receive a full refund of your premium unless your claim's been made. Umm, which way did you want to proceed today?

[12 minutes 57 seconds][Customer] : No, I didn't want to start the what is called the policy from today.

[13 minutes 4 seconds][Agent] : Yes. OK, no worries. So what I'll do, I'll send that out for you to your e-mail address I have on file [justconfirmitskthitme@yahoo.com](mailto:justconfirmitskthitme@yahoo.com).

[13 minutes 4 seconds][Customer] : I send you the session first I will check it, I will remove it and

then I will let you know you can.

[13 minutes 25 seconds][Agent] : Sorry, I'll just one second SKT. Yep, SONS.

[13 minutes 19 seconds][Customer] : You can put another one called SKTH for Sugar, K for Kilo, TT for Tango, Sons, Sons 1/6 at gmail.com.

[13 minutes 36 seconds][Agent] : Yep, 1/6 at gmail.com. OK, perfect. All right, so I'll send all those that, that quote out to you. You can have a look over it. Umm, and then I'll give you a call maybe on Monday to to touch base and see how you went with it all.

[13 minutes 45 seconds][Customer] : Yeah, yeah. And also after 80 years, suppose nothing happened to me.

[14 minutes 5 seconds][Agent] : Sorry, what was that? Could you just repeat the question?

[14 minutes 3 seconds][Customer] : What I will get at the age of 80, nothing happened to me. I'm like, what I will get.

[14 minutes 12 seconds][Agent] : Yep, it's by the age of 80. So. So the policy does end at age 85. Umm, you're still covered at the at the age of 80, obviously all the way up until 85.

[14 minutes 18 seconds][Customer] : Yeah, yeah. How long I have to pay? How long I have to pay the premium up to 80 or 85?

[14 minutes 30 seconds][Agent] : OK to up to 85.

[14 minutes 37 seconds][Customer] : And after 85 you suppose I if I don't buy it and still like you then do I get any benefit what I have paid for that?

[14 minutes 43 seconds][Agent] : So I have no, so the policy does end at the age of 85. Umm, However, obviously thank you for holding there. I have to just just going to place you on a quick hold. I'll just double check that for you. I just want to make sure I'm giving you the right information, OK?

[14 minutes 55 seconds][Customer] : But relax, you know, will I get some money or not, right?

[16 minutes 20 seconds][Agent] : Thanks for thanks for holding my case math umm, I'm just confirm so so the policy runs until the age of 85 and that's when it expires. So there's no money back unfortunately.

[16 minutes 23 seconds][Customer] : Yeah, OK. No way. Thank you.

[16 minutes 33 seconds][Agent] : OK, so I'll send that info off to you and give you a call back on Monday to touch base.

[16 minutes 37 seconds][Customer] : Thank you. Bye.

[16 minutes 36 seconds][Agent] : OK, no worries. Bye bye.