

[16 seconds][Agent] : Hi, good evening, Craig. My name is David, I'm calling from Australian Senior Assistant regards on online query that you received. How are you today?

[24 seconds][Customer] : Not bad. Thank you. Yes.

[27 seconds][Agent] : Sorry.

[28 seconds][Customer] : Yeah. Good. Thanks. Yeah, sort of.

[30 seconds][Agent] : OK, that's good to hear, Craig. Umm, yeah, my name's David if I didn't forgot to mention it. But just so I can assist you further with your inquiry. Craig, can I just confirm your full name here? I've got it as Craig Woodland.

[30 seconds][Customer] : Yeah, that's correct.

[45 seconds][Agent] : Awesome. And date of birth as well. I've got here as the 24th of the 9th, 1958.

[44 seconds][Customer] : Yeah, that's right.

[53 seconds][Agent] : Awesome. And can I just confirm that you are a male Australian resident as well, Craig?

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

[59 seconds][Agent] : Also, thank you for that. And I just need to let you know as well, umm, that calls are recorded. Any advice I provide is general in nature and then I'll be suitable to your situation. So great. Just so I can help you a little bit better here, umm, and so I can have a better understanding of what sparked your interest as well. Are you new to life insurance or do you kind of have some cover in place?

[1 minutes 20 seconds][Customer] : No, I haven't got any insight.

[1 minutes 22 seconds][Agent] : Yeah.

[1 minutes 22 seconds][Customer] : I just thought, no, I don't push it.

[1 minutes 24 seconds][Agent] : OK. And what's prompted your inquiry?

[1 minutes 29 seconds][Customer] : We're gonna die, aren't we?

[1 minutes 30 seconds][Agent] : Yeah, yeah, it is. It is a tough dis umm, discussion to have, but that's the reality, isn't it? So what I'll do for you today, Craig, is I'll explain the main features and benefits and just run through some pricing with you as well. So if you haven't got anything in place,

like you mentioned, umm, what seniors life insurance is designed for is to provide that 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. So you can choose cover between 10,000 up to 200,000 and nominate up to five beneficiaries to receive that benefit amount as well. OK. And what includes since policy Craig, is that if this is due to an accident, your choice and benefit will triple. And we also include an advance payment of 20% of the benefit amount as well to help with funeral cost or any other final expenses at the time. And so it's easy to apply. We do ask you 8 yes or no questions relating to your health over the phone just to see if you're approved and 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. And in addition as well, there is a terminal ill, ill advanced payment included in the cover. So what that means is if you are 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, uh, just to ensure that you receive the best care possible. I just wanted to check in with you, Craig. Do you have any questions for me at all? Just with what I've told you so far? Yeah.

[3 minutes][Customer] : No, it seems OK.

[3 minutes 2 seconds][Agent] : Yeah. All pretty straightforward.

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

[3 minutes 5 seconds][Agent] : Awesome. So let's get through a quite together. But to begin with, I just need to ask you a question relating to your smoking status. So have you had a cigarette in the last 12 months?

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

[3 minutes 16 seconds][Agent] : No. Awesome. Healthy decision there. Umm, good for your wallet as well, I heard. Yeah, Yeah. And did you have an amount that you want me to quote you on or begin to call you on? I see that you've put 100,000, umm, through our website. Did you want me to start off there?

[3 minutes 32 seconds][Customer] : Yeah, it's a nice place.

[3 minutes 34 seconds][Agent] : OK, Of course. Awesome. So let's just have a look at this. Lights

up. Awesome. So for \$100,000 of cover for you, Craig, at the moment, without going through the questions, it's coming up to be a fortnightly premium of \$145.78. So that's every two weeks. How's that sounding to you in terms of suitability or did you want to look at any other levels of cover? 50,000 of course. And of course, I'm, I'm more than happy to look at different levels of cover, see what works for you as well. Umm, so for 50,000, that's coming up to a \$4.00 premium of \$72.89. That's sounding a little bit more suitable. Or do you want to look at anything else?

[4 minutes 1 seconds][Customer] : Too much 50,001 now we'll have a look at that.

[4 minutes 27 seconds][Agent] : Sorry.

[4 minutes 28 seconds][Customer] : Yeah, yeah, yeah, yeah.

[4 minutes 33 seconds][Agent] : OK, Yeah, well, we'll go through, umm, obviously we still have to check if you're, you'd be eligible for our cover. So I just need to take you through those, umm, questions. But before I do, I do need to let you know that, umm, your premium is stepped, which means it will, it will increase each year and as an indication as well. So if you make no changes to the policy, your premium next year will be while this lights up. So it's just taking its time here, Greg. So that'll be \$77.99 per fortnight. OK, that sounds good. Umm, And you can also find information about our premium structure on our website. So I'll just go through the questions here with you now, Craig, umm, to see if I can write this up. I do need to collect, umm, an address for you just so I can enter this information through. Can I just start with your post code, Craig 7250? Awesome. And what suburb is that in Travelers first? Awesome.

[5 minutes 33 seconds][Customer] : 7250 Travelers Rest 7 Travellers Drive.

[5 minutes 43 seconds][Agent] : And what's the what's the address that you have Travelers drive? Perfect. And is that the same as your personal address as well? Awesome. I'll put that in there. And just wanted to double check as well that I've got the right information here. Got your phone number as the one I'm calling you off of ending in 2:08. And then I've got an e-mail address here as well for craig.woodland@bigpond.com. Is that correct?

[6 minutes 15 seconds][Customer] : That's right.

[6 minutes 16 seconds][Agent] : Awesome. So let me just bring this up for you and we'll go through

the health and lifestyle questions. And I do need to just read you through umm, this statement here just and it just so we have your agreeance as well. Give me a second while this slides up. So it just says here Craig, 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 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 are 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 of your policy. So to ask you as well Craig, do you understand and agree to your duty?

[7 minutes 34 seconds][Customer] : Yep, Yep.

[7 minutes 35 seconds][Agent] : Awesome cool. So this just brings up the health questions here. So I just need a clear yes or no for these, umm, questions here, Craig, if you would. So this is here In the last five. Oh, sorry, actually this first one actually is relating 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. And in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or stroke?

[8 minutes 1 seconds][Customer] : No, yeah.

[8 minutes 14 seconds][Agent] : Yeah, in the last five years. OK, OK, Let me just pull this up for you. OK, Craig. So, umm, based on your answers to in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or stroke? We're unable to offer you cover at this time, unfortunately. So you can ask the insurer to review this decision if you are not

happy with the outcome and you can request, uh, that would treat this as complaint as well.

[8 minutes 57 seconds][Customer] : Oh, right. Yeah, I understand. Yeah, No, that's right.

[8 minutes 52 seconds][Agent] : So just seeing what you'd like to do, umm, in regards to this one, Yeah, no, that's no worries. Umm, my apologies for not being able to find a solution for you today, Craig, but, uh, if you wanted to look at any of their products for us, umm, be happy to help you out.

[9 minutes 14 seconds][Customer] : Yeah. OK.

[9 minutes 12 seconds][Agent] : Yeah, awesome.

[9 minutes 14 seconds][Customer] : Thanks for the call.

[9 minutes 15 seconds][Agent] : Thanks.