

[2 seconds][Customer] : Hello.

[3 seconds][Agent] : Hello, good afternoon Susan. It's AFAN calling from Train Seniors. We have received your expression of interest online just recently in regards to our life insurance cover.

[12 seconds][Customer] : Yep, that was very quick. I only just pressed send.

[12 seconds][Agent] : So happy to pick you through your options available to you and it's you like to be prompt fantastic. I'll take you through it.

[22 seconds][Customer] : Very impressed.

[24 seconds][Agent] : I'll take it too and go through those options again.

[27 seconds][Customer] : Alright, sure.

[27 seconds][Agent] : So start off with your details though.

[33 seconds][Customer] : Suzanne. Suzanne Kiraly.

[29 seconds][Agent] : I've got you down here as Susan, how do I, sorry, pronounce your surname SU SU Kirilli. So Suzanne Kirilli, thank you for that. And your date of birth is the 9th of August 9th.

[42 seconds][Customer] : August 1954. So I'm 70. Yeah.

[45 seconds][Agent] : Fantastic, thank you for that. And can I also confirm that you are a female and Australian visitor, Susan Susanne. Sorry.

[53 seconds][Customer] : I'm a female. And what?

[55 seconds][Agent] : And you are an Australian, of course. No. Huh.

[57 seconds][Customer] : Oh, yes, yes, I'm just Australian citizen. Yeah.

[1 minutes][Agent] : OK, fantastic. Please note the calls recorded.

[1 minutes 6 seconds][Customer] : No problem. Yep.

[1 minutes 3 seconds][Agent] : Any advice I provide is general nature may not be suitable to your situation. Thank you. Your e-mail has also come through as Suzanne at Suzanne Carey. dot.

[1 minutes 9 seconds][Customer] : OK, dot m.auyep.

[1 minutes 17 seconds][Agent] : Perfect. Just confirming that's all correct. And to help you out here today, is this your first time inquiring with us?

[1 minutes 23 seconds][Customer] : Yeah, it is.

[1 minutes 24 seconds][Agent] : OK. And what what made you look into have you got one in place at the moment or or not yet?

[1 minutes 29 seconds][Customer] : No, no, I don't have life insurance. And it's only 'cause I saw the ad on the TV, because I assumed, because I've just turned 70, I assume most people won't give you life insurance. But when it said seniors up to 79, I thought, oh, I'll give you a call. Just sit in my face.

[1 minutes 36 seconds][Agent] : OK, OK, let's see what options we have. OK, let's, let's, I'll take you through it, walk you through it and go through the options.

[1 minutes 54 seconds][Customer] : Sure.

[1 minutes 55 seconds][Agent] : So basically with strengthening is our life insurance cover is designed to provide financial protection.

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

[2 minutes 2 seconds][Agent] : It's there for your loved ones through a lump sum payment if you were to pass away before you're ready 5th birthday.

[2 minutes 9 seconds][Customer] : Yep.

[2 minutes 7 seconds][Agent] : When the policy ends, you can choose cover between 10,000 up to 200,000 and nominate up to five beneficiaries to receive their known end benefit amount. If death is due to an accident, your chosen benefit will triple.

[2 minutes 9 seconds][Customer] : Yep, Yep, Yep. Yep.

[2 minutes 24 seconds][Agent] : We also include an advanced payment of 20% of the benefit amount to help with funeral costs and or any other final expenses at the time, of course.

[2 minutes 36 seconds][Customer] : Yeah, sounds good. Well, I put in, yeah, I put in 150,000 because I have three children. So 50,000 each to to another will contribute no doubt to my funeral, et cetera.

[2 minutes 36 seconds][Agent] : OK, so, so OK, OK, fair enough. OK, so that's fine. So now if you take that as an example 150 there, that'd be a level of cover, OK, it's got there. Now should you pass away due to an accident, right, we're paying out 450,000, OK.

[2 minutes 58 seconds][Customer] : Yeah, yeah, yeah, OK.

[3 minutes 8 seconds][Agent] : And if you work out what 20% of your, of your \$150,000 is that work that to be should know this, uh, $150,000 * 20\%$. So that's 30,000. That's right.

[3 minutes 16 seconds][Customer] : Yeah, 30 thou, yes, yes, right.

[3 minutes 27 seconds][Agent] : So 30,000 would be, uh, the amounts that your family members can get access to those funds quite immediate to pay to the upfront fees for funeral costs and so forth. OK. So that's absolutely ties them together. Now the process to apply is easy.

[3 minutes 39 seconds][Customer] : OK, OK, Yep.

[3 minutes 41 seconds][Agent] : We just ask you only eight yes or no questions relating to your house over the phone to see if you are approved.

[3 minutes 49 seconds][Customer] : Alright.

[3 minutes 49 seconds][Agent] : 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.

[3 minutes 59 seconds][Customer] : Well, I'm hoping to stick around for quite some time.

[3 minutes 59 seconds][Agent] : OK, good.

[4 minutes 3 seconds][Customer] : I'm working full time still.

[4 minutes 5 seconds][Agent] : Oh, well, fantastic, excellent. Also in addition to that, there is a terminally ill advanced payment included in the cover. So that would mean in the unfortunate situation where you were diagnosed with 24 months or less to lead by a specialized medical practitioner will pay out your claim in full into your own hands money.

[4 minutes 23 seconds][Customer] : Right, Right, right.

[4 minutes 27 seconds][Agent] : You could use the medical costs to ensure you if your best care possible. Yeah, yeah.

[4 minutes 29 seconds][Customer] : I was just gonna say, my God, if I had a terminal illness, it'd probably cost that much just to treat it.

[4 minutes 36 seconds][Agent] : So it's there for you for Peace of Mind as well.

[4 minutes 39 seconds][Customer] : Alright, great.

[4 minutes 39 seconds][Agent] : OK, any questions so far before we head towards the options?

[4 minutes 42 seconds][Customer] : No, it all sounds very good.

[4 minutes 45 seconds][Agent] : Excellent. Fantastic. All right. And so to begin with, have you had a cigarette in the last 12 months? OK.

[4 minutes 52 seconds][Customer] : No, not, not at all. I don't smoke.

[4 minutes 56 seconds][Agent] : Fantastic. So Susan, you, you, as you know, you can select between 10,000 to 200,000. So I'll select the 150 for you if you like.

[5 minutes 5 seconds][Customer] : Yeah, thank you.

[5 minutes 6 seconds][Agent] : OK, no worries.

[5 minutes 19 seconds][Customer] : 200 a fortnight. Oh my goodness.

[5 minutes 8 seconds][Agent] : So on that level there, you'd be paying an amount of \$212.23 a fortnight, which is \$105.12 a week is what you're paying. Yes, Yeah.

[5 minutes 23 seconds][Customer] : It's quite a bit, isn't it?

[5 minutes 26 seconds][Agent] : Well, it's a couple of things to keep in mind here. It's age, it's benefit amounts selected.

[5 minutes 29 seconds][Customer] : Yeah, yeah.

[5 minutes 32 seconds][Agent] : Umm, gender is a factor as well.

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

[5 minutes 35 seconds][Agent] : Umm, so these are factors that you know, contribute to, you know, the pricing.

[5 minutes 39 seconds][Customer] : Yeah, Yeah. Yep.

[5 minutes 41 seconds][Agent] : OK, but for example, so the idea that you wanted to leave equal amounts behind, is that what you were suggesting?

[5 minutes 46 seconds][Customer] : Yeah, that's what I thought.

[5 minutes 47 seconds][Agent] : They're from the right.

[5 minutes 48 seconds][Customer] : Yeah, Yeah, that's right.

[5 minutes 49 seconds][Agent] : OK, So even if you were to consider you've got 3 three children you run to, maybe if you were to consider even 90,000 say, alright, so that way you can leave buying I

suppose 30,000 each, right? Umm, you'd be looking at paying \$127.34 a fortnight, which now looks like more like \$63.67 a week.

[6 minutes 13 seconds][Customer] : Yeah, that's more manageable, isn't it? What about 120,000? What would that be?

[6 minutes 19 seconds][Agent] : Yes, 120,000. So let's look at that level there that, uh, would work out to be \$169.79 a four nights, which is \$84.90 a week on that level there. Is that something that you may consider the 120?

[6 minutes 38 seconds][Customer] : Well, I'm thinking about it.

[6 minutes 38 seconds][Agent] : Hmm Yep.

[6 minutes 39 seconds][Customer] : You see, at the moment it's not a problem because I'm working full time, but I don't plan on working up 'til 80 or anything, you know, so.

[6 minutes 47 seconds][Agent] : Yeah, no, fair enough.

[6 minutes 53 seconds][Customer] : Yeah, yeah, yeah, yeah.

[6 minutes 49 seconds][Agent] : Umm, so, so, and look, can I just say that Susan, uh, sorry Suzanne, umm, even if you were to take out the 1:20 at the moment, and let's say down the track, you know, you find that it's, it becomes uncomfortable for you to pay, umm, you can apply to reduce your level of cover that point in time anyway, OK?

[7 minutes 12 seconds][Customer] : Gosh.

[7 minutes 13 seconds][Agent] : That's another way you could be reducing your premium, so to speak. OK.

[7 minutes 18 seconds][Customer] : Alright. Can you can you give me the cost for 100,000?

[7 minutes 22 seconds][Agent] : Certainly. So if you choose 100,000, the costing would be \$141.49 a fortnight. So therefore you'd be looking at \$70.60 a week. Out of these these options so far, what would you say that you'd be leaning towards so far?

[7 minutes 37 seconds][Customer] : Yeah, yeah. I'm thinking a 100 and trying to keep it in my mind.

[7 minutes 56 seconds][Agent] : The 120 is \$169.79.

[7 minutes 50 seconds][Customer] : 141A fortnight for 100,000 and what was 120,000 \$30 more?

Yeah, I'm probably leaning towards 100,000 I suppose.

[8 minutes 13 seconds][Agent] : OK, We can leave it there for you. So let's have a look here. So 100, yeah, yeah.

[8 minutes 21 seconds][Customer] : What's the situation if I if I decide to to go down, you know, when I stop working full time, I might decide that I it's too much.

[8 minutes 29 seconds][Agent] : Yeah, yeah. So you can take it down. So you can go from 100,000, you can go down to any increments go up or down by 10,000.

[8 minutes 43 seconds][Customer] : Right.

[8 minutes 41 seconds][Agent] : So your next one down will be 90, then 80 and so forth. All right.

[8 minutes 44 seconds][Customer] : Yeah, right.

[8 minutes 46 seconds][Agent] : So I suppose at that point in time you can weigh up what your budget would be at that point in time.

[8 minutes 51 seconds][Customer] : Yeah, right.

[8 minutes 50 seconds][Agent] : And you can, you know, apply to reduce your level of cover down to something more comfortable for you if you like.

[8 minutes 57 seconds][Customer] : OK, alright.

[8 minutes 56 seconds][Agent] : OK, All right. Now the couple things that we do for you too, umm, first of all, we now provide you with a, a free online legal will to the value of \$150.00 of each policy. Have you organized one or does it require banking?

[9 minutes 18 seconds][Customer] : I did one years and years ago. Yeah. Well, mm, hmm. Yeah.

[9 minutes 20 seconds][Agent] : OK, now what we're providing you with now at the moment, this is something that, so you know, it's provided through Safe Will and Safe Will is an online platform that allows you the freedom to write your will simply and securely without hidden fees, those huge financial costs.

[9 minutes 39 seconds][Customer] : Mm, hmm. Mm, hmm.

[9 minutes 39 seconds][Agent] : Once you have created your will documents, it is then reviewed by Safe Will's affiliate law firm, Safe Will Legal to ensure it has been figured out correctly. And if so, you

can then print & it in presence of your witnesses so you can take advantage of that and use that service as well. It's free of charge.

[9 minutes 53 seconds][Customer] : Mm, hmm, mm, hmm. Bye. Uh huh.

[9 minutes 56 seconds][Agent] : OK, so so that's there for you. The next step is now to take you through the health and lifestyle questions. There's only 8 questions and this will determine what you, you know, your eligibility, of course. OK, I'll read this out to you. It reads here. Please be aware of all calls are recorded for quality monitoring purposes. Oh, sorry, before I do that, what is your post code and the ACT? Oh, Postal Postal address 2615. Yeah. And whereabouts is that in the ACT? What suburb is it in?

[10 minutes 5 seconds][Customer] : Sure, where I live or my postal address 2615 it's kibbacs fair in halt.

[10 minutes 35 seconds][Agent] : Holtz. Yeah. Yeah. Alright, that's fine.

[10 minutes 42 seconds][Customer] : Yes, PO Box 470.

[10 minutes 39 seconds][Agent] : And what's the, is it the PO Box number 478? I can put that in there for you, 470. OK. And that's keypads, you said?

[10 minutes 52 seconds][Customer] : Yeah, keep that.

[10 minutes 51 seconds][Agent] : Yeah, sure. Let me put that in there under keypads full year and that's the postal address. Sorry, keypads. Uh, yeah, there it is. OK, so we'd read here. Please be aware all calls are recorded for quality monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We'll share this with your insurer and make sure we have the strength service providers for the purpose of administering the policy or handling claims.

[11 minutes 15 seconds][Customer] : Yep, Yep, Yep.

[11 minutes 25 seconds][Agent] : Our privacy policy is more including chapter access and correct information and large complaints about breaches of privacy.

[11 minutes 33 seconds][Customer] : Yep.

[11 minutes 33 seconds][Agent] : By proceeding, you understand that you're applying to it's a life

insurance policy and as such, you have a duty to take reasonable care to not making misrepresentations.

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

[11 minutes 42 seconds][Agent] : This means that you need to ensure that you understand each question I ask you in this provide honest, accurate and complete answers.

[11 minutes 50 seconds][Customer] : Right. Yep.

[11 minutes 50 seconds][Agent] : You need to answer each question in full, even if you've provided some information to us in any early discussions you've had, if you do not take reasonable care, you may agree to your duty.

[12 minutes][Customer] : Hmm. Mm.

[11 minutes 59 seconds][Agent] : If this happens, your instrument may be in time to cancel policy, decline a claim, or make adjustments in terms of your issue with the policy. Do you understand and agree to your duty? Yes or no?

[12 minutes 10 seconds][Customer] : Sure.

[12 minutes 11 seconds][Agent] : Yeah. So do you understand and agree to your duty, yes or no?

[12 minutes 14 seconds][Customer] : Yes. Yes.

[12 minutes 15 seconds][Agent] : OK, thank you. Umm, so first question, have you been hospitalized for COVID-19 last six months or have you been diagnosed with COVID-19 last seven days? OK, thank you. In the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke?

[12 minutes 27 seconds][Customer] : No, no.

[12 minutes 40 seconds][Agent] : Thank you. In the last five years have you been admitted to hospital as an inpatient because of the lung disease other than for asthma or pneumonia as your only conditions? 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 spreads other organs? Or are you currently or soon to be treated with chemotherapy? OK, Do you have a renal kidney condition that currently requires

dialysis of transplants or a doctor has advised will required in the future? OK do you have a liver condition that will require transplant in the future? Have you been diagnosed with or currently undergoing testing for or has doctor advised you to be tested for not only Lyme disease or any form of dementia including his Army's disease? In the last five years, have you attempted suicide or been hospitalized for a mental health condition?

[12 minutes 50 seconds][Customer] : No, no, no, no, no, no, no.

[13 minutes 50 seconds][Agent] : Are you experiencing any unexplained symptoms or are you currently undergoing or waiting for results of any health added tests or investigations or being diagnosed having 12 months of issues? Congratulations, Suzanne. There. You've now been fully approved for life insurance cover. I'm sure that was no surprise to you.

[14 minutes 2 seconds][Customer] : No, OK, No.

[14 minutes 14 seconds][Agent] : Thanks guys.

[14 minutes 14 seconds][Customer] : Come on. Lucky. Lucky Touchwood. Pretty.

[14 minutes 17 seconds][Agent] : Touchwood Excellent. So what this now means for you, you can now have this Peace of Mind where we can provide with the cover now by doing so, our process is very simple. We send you out all the public policy documents out to you shortly. Usually we'll just bring this to your e-mail.

[14 minutes 35 seconds][Customer] : Yeah, yeah.

[14 minutes 35 seconds][Agent] : Uh, so that will go to Suzanne at Suzanne Kearley dot dot com dot AU. All right.

[14 minutes 47 seconds][Customer] : What?

[14 minutes 43 seconds][Agent] : So that should arrive to you usually within 15 minutes after your phone call, which does allow you some time to review it yourself, make sure you're happy with it. Plus we're going to eventually post them out to you as well to your postal address. Those ones when they arrive, they generally arrive in three to five business days.

[14 minutes 58 seconds][Customer] : Yep.

[14 minutes 58 seconds][Agent] : When they arrive, you'll notice also, Suzanne, that your beneficiary

forms are there where you get to nominate if you have in mind.

[15 minutes 7 seconds][Customer] : Right.

[15 minutes 5 seconds][Agent] : So sign up for us, send them back to us whenever you're ready. They're the only forms you need to sign. Umm, my name and numbers will be there for you too. And thi this policy also provides you with a 30 day cooling off. So you're not expect to pay anything today either. Umm, we can push back your payments to a future payment that you get to select and we can go back as far as 30 days from as well. OK. But generally people like to line these payments with their payment cycle or pension cycle.

[15 minutes 11 seconds][Customer] : Yep, Yep, Yep, Yep, Yep.

[15 minutes 32 seconds][Agent] : I mean do you normally get paid weekly or for not is up to you.

[15 minutes 35 seconds][Customer] : Fortnightly.

[15 minutes 36 seconds][Agent] : It is 490. Now if the base fortnightly payments then you'd be picking a weekday. Would it work for you? Is there a weekday you'd like to loan it to?

[15 minutes 47 seconds][Customer] : Probably a Friday.

[15 minutes 48 seconds][Agent] : Fridays now? I'll run through the calendar here to let you know what Fridays are available. Then I suppose you can pick the right one. This Friday aligns the 17th of January. Friday week would be the 24th of January. The week after that is the 31st of January. The week after that is also the 7th of February, and I believe the week after that as well would be the 13th of February, also available. So which Friday would you like would you like to allocate it to?

[16 minutes 11 seconds][Customer] : Yeah, probably starting.

[16 minutes 25 seconds][Agent] : That's fine. That's fine.

[16 minutes 22 seconds][Customer] : I'm on school holidays so I'm low on funds but I'm back at school. Back at school.

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

[16 minutes 29 seconds][Customer] : I'm a teacher so the first one in February would be good.

[16 minutes 33 seconds][Agent] : OK, So the first one in February, you're you're suggesting airlines on the 7th of February. I'll do that for you.

[16 minutes 40 seconds][Customer] : Just let me check.

[16 minutes 41 seconds][Agent] : Yeah, double yeah, double double check.

[16 minutes 41 seconds][Customer] : Check when the payday is on the 7th. OK, alright. Pay payday is on the 29th of Jan, Tve sorry. 30th of January.

[17 minutes 1 seconds][Agent] : OK.

[17 minutes 2 seconds][Customer] : So it's seven days later, isn't it? Yeah, the 7th. Thursday. Thursday the 30th.

[17 minutes 7 seconds][Agent] : Now, if you prefer, so if you're saying your payday is on the 29th, you said the 30th.

[17 minutes 23 seconds][Customer] : Oh, all right, well, why don't we make it the 13th?

[17 minutes 16 seconds][Agent] : So a fortnight from there would also be the 13th of February also available for you, if you we can do that for you. That is Thursday, though. OK, So I'll pick that date for you if you like. Or do you prefer it to be the Friday?

[17 minutes 33 seconds][Customer] : Yeah, I'd prefer it to be the Friday, in case you paid late or something, you know?

[17 minutes 38 seconds][Agent] : Sure, sure.

[17 minutes 40 seconds][Customer] : Friday.

[17 minutes 39 seconds][Agent] : Let me see if I can select that for you. And yeah, I can do that for you. That's Valentine's Day.

[17 minutes 43 seconds][Customer] : OK, It is Valentine's Day.

[17 minutes 45 seconds][Agent] : I believe so it, it is. So that's, that's something for you to remember.

[17 minutes 52 seconds][Customer] : Yep.

[17 minutes 51 seconds][Agent] : Umm, so, umm, so look, that's fine.

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

[17 minutes 54 seconds][Agent] : I've just pushed that back to the 14th of February and then from there it becomes every fortnight thereafter following that Friday.

[18 minutes 1 seconds][Customer] : OK. And what did we what amount did we did? Did did I decide in the end? Yeah. Yeah.

[18 minutes 1 seconds][Agent] : OK, Now, uh, so the amount is, you mentioned \$100,000 coverage at the rate of \$141.49 every fortnight.

[18 minutes 16 seconds][Customer] : OK. Something like that. Yeah.

[18 minutes 17 seconds][Agent] : OK, All right, you can, yeah. So you, you'll receive these documents in the moment. That's not a problem. The payment methods you can also choose to attach, Suzanne is, is either a card like a visa or master, the debit card or credit card. We don't charge you any surcharges on those cards or can be directed out of your account, your BSP and account numbers. Which do you prefer to attach for the 14th?

[18 minutes 31 seconds][Customer] : Yeah, probably a credit card.

[18 minutes 45 seconds][Agent] : Do that for you. It's just nice and easy. No problem, now I just need to pause the recording for you. So for security purposes, we'll obtain your card details. The call recording will stop. We'll recommence uh, from secure details, alright.

[19 minutes 40 seconds][Customer] : The. The. The.

[20 minutes 57 seconds][Agent] : Now please be advised, the call recording is now resumed for quality and monitoring purposes, OK?

[21 minutes 2 seconds][Customer] : Yeah.

[21 minutes 2 seconds][Agent] : Now finally, Susan, what I'm going to do now is read out to you a declaration and we're all set and we'll send these documents to you. Remember, beneficiary forms will be there for you to fill out as well.

[21 minutes 7 seconds][Customer] : Yep, Yep. OK.

[21 minutes 12 seconds][Agent] : OK, good. So it reads here. Thank you, Suzanne. Curly, it is important to understand the following information. I'll ask your agreement to this term at the end and your policy will not be enforced unless you agree to this terms in full. Senior's life insurance is issued by Hanover Life RA of Australasia Limited. Hanover has an arrangement with Greenstone Financial Services, trading as Australian Senior's insurance Agency, to issue and arrange this insurance on its

behalf. Hanover relies upon the accuracy of the information you provided in the searching application. That includes the information which you collected from you to provide a quote. And then I set a target market 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 reasonable care that you agreed to. Can you please confirm you've answered all our questions in accordance with your duty, Yes or no?

[22 minutes 16 seconds][Customer] : Yes.

[22 minutes 17 seconds][Agent] : Thank you. We may from time to time provide office to you by the communication methods you provided to us in relation to other products and services by agreeing to this generation consent to allow us to contact you for this purpose into your account. The accepted cover pays a lump sum benefit amount of the following. Suzanne Kirilli receives \$100,000 eventual deaths. 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 benefit amount. A benefit is not paid the event of suicide in the 1st 13 months of the policy. Your cover expires on 08/08/2039 12:00 AM. The premium for your first year off cover is 100 and \$41.49 per fortnight. Your premium is stepped, which means it'll be calculated each policy anniversary generally increase each year included in your premiums now payable to Australian seniors of between 14% and 46%. Each premium calculated on a on a level basis of life policy. Uh, just double check one thing. I just quick take a quick pause here for a second just to make sure that we've gone through one more thing in regards to your. I'm going to take a policy.

[23 minutes 34 seconds][Customer] : Yep. Yep.

[23 minutes 33 seconds][Agent] : Sorry, Suzanne, just to give you some insight here which I've, I haven't told you about in regards to your premium, the amounts that you're paying, your premium is stepped, which means you increase each year since it's a life insurance cover. So as an indication, if you make no changes to the policy, your premium next year will be \$151.30 a fortnight. And you can also find information about our food structure on our website as well, by the way. OK. So I just

thought I'd let you know.

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

[24 minutes 5 seconds][Agent] : I'll just carry on with the with the declaration where we left off for you. That's fine. Any questions so far? It's all key.

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

[24 minutes 15 seconds][Agent] : OK, Correct. Perfect. All right, so I'll continue on. So including in your premiums now payable to restrained seniors of between 14% and 46% of each premium calculated on a level basis of likely policy. Your premium will be debited from your credit card which you are all sizeable from have provided to us. We may provide reading communications to you by the e-mail address you provided to us. This will include any legal notices you require to provide to you. If you would prefer to receive these only by mail, you can update preference at any time. The policy documentation, PDS and industry will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully continue these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid. We refunded in full and then she's lodged the plane. There are risks associated. There are risks associated with replacing policies as the new policy may not be identical to resisting cover. We recommend that you do cancel an existing policy until you have received the uploss in full. We have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. Do you understand and agree with the declaration? Yes or no? Thank you. Would you like any other information or would you like me to read any part of the PDS to you? Yes or no?

[25 minutes 43 seconds][Customer] : Yes, no. OK.

[25 minutes 52 seconds][Agent] : All right, Well, congratulations, Suzanne. Our office hours were open from Monday to Friday. It's from 8:00 in the morning, 8:00 PM midnight. This is Standard Time. So in the future, if you have any questions, feel free to reach out to us as well. And you're speaking with Alfred from Strange Seniors. OK.

[26 minutes 8 seconds][Customer] : Thank you very much.

[26 minutes 8 seconds][Agent] : It's been a pleasure. Hopefully that lifts the burden off your shoulders.

[26 minutes 13 seconds][Customer] : Thank you very much.

[26 minutes 14 seconds][Agent] : All right, take care. Have a nice day. Thank you.

[26 minutes 16 seconds][Customer] : Thank you.

[26 minutes 16 seconds][Agent] : All right, bye.

[26 minutes 17 seconds][Customer] : Bye.

[26 minutes 17 seconds][Agent] : Bye.