

[1 seconds][Customer] : Hello, Jeff speaking.

[4 seconds][Agent] : Hey Jeff, it's Praveen calling from Australian Seniors. I'm just responding to an expression of interest for some life insurance.

[10 seconds][Customer] : Ah, OK. Yes, thank you.

[12 seconds][Agent] : Yes, no worries. I'm just calling to assist you further that just to do that Jeff, I'm just going to need to confirm your full name and your date of birth please.

[21 seconds][Customer] : Jeffrey William O'plane, 2nd of March 1945.

[25 seconds][Agent] : Jeffrey William Oprey, 2nd of March 1945.

[29 seconds][Customer] : Yes.

[28 seconds][Agent] : You said thanks for that. Umm, so I see you put it in as Joff Opy. I'll just have to umm, change that to your full name. So did you want me to add your middle name in William?

[42 seconds][Customer] : Oh I bet it's irrelevant. I'm really just looking for a quote.

[47 seconds][Agent] : Yeah, of course. S So I've just, I've just changed it to Joffrey for at the moment, but please before, if you proceed further, please not all calls are recorded. Any advice I provide is general nature and may not be suitable to your situation. Geoffrey And can I confirm you are a male Australian resident there?

[1 minutes 5 seconds][Customer] : Correct. My Christian name is Jeffrey.

[1 minutes 4 seconds][Agent] : Geoffrey Yep.

[1 minutes 8 seconds][Customer] : It is Geo double Frey.

[1 minutes 13 seconds][Agent] : Yep. And was that the same as your legal name?

[1 minutes 16 seconds][Customer] : Yes, it is my legal name.

[1 minutes 18 seconds][Agent] : OK, so you said GEOFRY, Rey. Thanks for that. And your last name spelled OPRA Y.

[1 minutes 22 seconds][Customer] : Double F double Frey, correct?

[1 minutes 34 seconds][Agent] : Thanks for that, Geoffrey. And yeah, so so I can have a better understanding of what sparked your interest to which life insurance. Geoffrey, are you new to it? Do you have some cover in place? What's happening?

[1 minutes 50 seconds][Customer] : No, I have no life insurance.

[1 minutes 53 seconds][Agent] : Mm Hmm.

[1 minutes 53 seconds][Customer] : I'm 80 years of age next March. I don't really need it but I just thought it may be beneficial.

[2 minutes 5 seconds][Agent] : Yeah, of course.

[2 minutes 7 seconds][Customer] : So I'm just looking to get a bit of a feel for what what it might cost me.

[2 minutes 13 seconds][Agent] : Of course, in that case, what I'll do for you there, Jeffrey, is I'll run to the main features and benefits of our product and we can go through some pricing together.

[2 minutes 22 seconds][Customer] : OK.

[2 minutes 21 seconds][Agent] : OK, so Jeffrey Seniors Life Insurance is designed to provide financial protection for your loved ones for 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 you can nominate up to five beneficiaries to receive that nominated benefit amount. So did you have anyone in mind who you'd want that benefit amount to go to, Jeffrey in the case you were to pass away?

[2 minutes 47 seconds][Customer] : It would go to my wife.

[2 minutes 50 seconds][Agent] : MM Hmm. And if you had any children, you could, umm, nominate them as beneficiaries as well.

[2 minutes 58 seconds][Customer] : No, I would leave it all to my wife and she's a very intelligent woman and she would make her decisions.

[3 minutes 6 seconds][Agent] : If you wanna leave a hold your wife that jumper, you definitely can. And that's exactly what this policy designed to do, right? It's there for the financial protection of your loved ones when the unfortunate event that we do pass away. And they can use those expense so they can use that for, you know, whatever they really need to at the time. It could be lifestyle maintenance, whatever they really need.

[3 minutes 27 seconds][Customer] : Sure.

[3 minutes 27 seconds][Agent] : OK, so if death is due to an accident that you offer, your chosen benefit will triple. And we also include an advance payment of 20% of the benefit amount to help with funeral costs or any other final expenses at the time. So it's easier to apply for. We just ask you 8 yes or no questions relating to health over the phone to see if you are approved and if you and if you are accepted. And once you commence the policy, Jeffrey, you'll be covered immediately for death due to any cause except suicide in the 1st 13 months.

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

[3 minutes 56 seconds][Agent] : And in addition that Jeffrey, there is a terminally ill advanced payment including the cover. Hopefully you never have to use it. But 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 ensure you receive the best care possible. OK. So did you ever any questions relating to the C?

[4 minutes 14 seconds][Customer] : OK, not at all.

[4 minutes 18 seconds][Agent] : Yep.

[4 minutes 18 seconds][Customer] : I used to work many, many years ago for Australian Mutual Problems Problems Society for a life insurance company, so I'm pretty, pretty familiar with life insurance.

[4 minutes 24 seconds][Agent] : Nice, nice. H how long has it been since you've been in insurance?

[4 minutes 37 seconds][Customer] : Oh, God, I retired seven years ago.

[4 minutes 44 seconds][Agent] : Nice.

[4 minutes 43 seconds][Customer] : I stopped work at the insurance company probably over 50 years ago.

[4 minutes 54 seconds][Agent] : I mean insurance, insurance it's, you know, it's pretty interesting field, right, So.

[5 minutes 3 seconds][Customer] : Well, I, I, I thought it was in those days, but not a great deal has changed. I don't think that the companies like National Mutual and AMP don't seem to have as much of the market now as some of the online type activities and organisations, probably such as your own. But anyway, that's that's life. Everything changes, nothing stays the same.

[5 minutes 34 seconds][Agent] : Yeah, yeah. The only thing constant is change I guess. But yeah, let's go through some pricing together.

[5 minutes 46 seconds][Customer] : Go for it.

[5 minutes 46 seconds][Agent] : So I just have to ask the question. Jeffrey, have you had a cigarette in the last 12 months? That's good to hear. That will keep your premiums lower.

[5 minutes 52 seconds][Customer] : No, well I I think I've put in my application probably 40,000.

[5 minutes 56 seconds][Agent] : So keeping in mind the level of cover range from 10,000 and up to 200,000 there, Jeffrey, what amount would you like to look at first, 40,000? Let's have a look at 40,000 for you. If you want to increase at any point, let me know. If you wanna decrease at any point, let me know. So for \$40,000 worth of cover there, Jeffrey, you're looking at a fortnightly premium of \$176.62 and dollars and \$0.62.

[6 minutes 27 seconds][Customer] : One let me just 176, 62 per fortnight.

[6 minutes 37 seconds][Agent] : Yes.

[6 minutes 39 seconds][Customer] : OK, Alright. That's really all I needed. Sorry.

[6 minutes 40 seconds][Agent] : And, and with that we also provide, and with that we provide a free online legal will. So if you haven't got all that sorted out, you can do that easily online through Safe Will.

[6 minutes 51 seconds][Customer] : I've got all of that organised, so certainly don't need whatever it is you're offering.

[6 minutes 58 seconds][Agent] : Yeah. I mean, if if you know someone that needs 1, you can also gift it if you needed to.

[7 minutes 4 seconds][Customer] : No problems. Alright, thank you.

[7 minutes 2 seconds][Agent] : Yeah, so did you, no worries at all. And did you want to look at maybe a lower level of cover or maybe a higher level of cover? I'll give you a pricing on \$50,000 worth of cover as well and maybe 30,000 as well.

[7 minutes 18 seconds][Customer] : Alright, that would be good. Yes, I'd appreciate that.

[7 minutes 18 seconds][Agent] : OK, no worries at all. So for the Fort, the Fort 90 premium, for the

\$50,000 worth of cover there, Jeffrey, you're looking at \$220.78 and for the 30,000, you're looking at \$132.47.

[7 minutes 32 seconds][Customer] : Yep, 13247. Okey doke. And how long will that quote remain?

[7 minutes 52 seconds][Agent] : Well, so I believe you are 79 years old at the moment. So I believe this pricing will only stay till next year. But next year you're not eligible for cover because if you, you have to be 45 to 79 to apply.

[8 minutes 3 seconds][Customer] : I am, yeah. Alright. OK, well look, I'll take all on all of that on board and have a bit of a think about it. And if I decide to proceed, I shall give you a call back.

[8 minutes 24 seconds][Agent] : But of course, yeah, of course. But W, you can definitely do that. But can I, can we just go through the health and lifestyle questions before we go just to see if you are approved for the cover?

[8 minutes 44 seconds][Customer] : Yeah, yeah, sure of that.

[8 minutes 47 seconds][Agent] : Yeah, because yes. So before we go through the health and lifestyle questions, I just have to let you know your premium is stepped, which W which means it'll increase each year. And as an indication, if you make no changes to the policy, umm, for the \$40,000 worth of cover, if you make no changes to the policy, a premium next year will be. Let me just load that up for you.

[8 minutes 58 seconds][Customer] : Yep, Yep. And what happens at age 85? The policy ceases.

[9 minutes 17 seconds][Agent] : \$188.98 Yes, at age 85 your policy ceases.

[9 minutes 28 seconds][Customer] : So there is no benefit whatsoever, right? And some, some companies give a refund, a, a proportional refund of premiums paid. So from Australian seniors, that's it all over Red Rover. OK, no worries. Thank you.

[9 minutes 53 seconds][Agent] : With us, yes, your policy does sees you, you know it isn't, it isn't like putting money into the bank essentially, Yep. So let's go, let's go through those health and lifestyle questions just to see if you are approved before that I will have to read you. I will have to, sorry, get your address just to do that. So can I get your post code please, 4879 and what suburb was that there, Jeffrey?

[10 minutes 9 seconds][Customer] : Shoot 4879 palm code.

[10 minutes 30 seconds][Agent] : Palm Cove and can I get your address 67281?

[10 minutes 34 seconds][Customer] : It's unit 1067 to 81 Argentia Blvd. That is ARGENTEA Argentia Blvd.

[10 minutes 55 seconds][Agent] : Argin so it's unit 10 by 67 to 81 Argentia RGENTEA Blvd.

[11 minutes 5 seconds][Customer] : Correct?

[11 minutes 3 seconds][Agent] : at Palm Cove, Queensland, 4879.

[11 minutes 7 seconds][Customer] : Yes, correct.

[11 minutes 8 seconds][Agent] : And was that the same as your postal address there?

[11 minutes 11 seconds][Customer] : Yes, it is.

[11 minutes 10 seconds][Agent] : Jeffrey, thanks for that. So let's before we go into that health and lifestyle questions, I'm just gonna have to read you your pre underwriting disclosure. So that's essentially our responsibility to you and your responsibility to us. 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 the 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 that's such heavy duty to take reasonable care to not make any misre representations. This means that you need to ensure that you understand each question I ask you, 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. Do you understand and agree to your duty?

[12 minutes 31 seconds][Customer] : That's fine, no worries.

[12 minutes 34 seconds][Agent] : I just need a clear yes I know to that Joffrey. Sorry to be pedantic.

Thanks for that, Jeffrey. So let's go through those health and lifestyle questions. The first question I need to ask is specific to COVID-19. So Jeffrey, have you been Co hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Thanks for that. That's good to hear. 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? That's good to hear. 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? That's good to hear. 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 has spread to other organs or are used currently or soon to be treated with chemotherapy. Good to hear. Do you have a renal kidney condition that currently requires dialysis or transplant or a doctor that is or a doctor has advised will be required in the future? Good to hear. Do you have a liver condition that will require a transplant in the future?

[12 minutes 57 seconds][Customer] : No, no, no, no, no, no, no.

[14 minutes][Agent] : Good to hear. Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neuron disease or any form of dementia including Alzheimer's disease? Good to hear. In the last five years, Jeffrey, have you attempted suicide or been hospitalized for a mental health condition? Really good to hear. Are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations or been diagnosed as having 12 months or less to live?

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

[14 minutes 33 seconds][Agent] : Good to hear Jeffrey. Well I'm just going to lock in that application for you and to no surprise your application has been approved. So what I can do is get you immediately covered over the phone today if that's what you want to do and I will send you all the policy documents to review. This policy does give you a 30 day cooling off. If you decide this policy is not suitable for you and cancel within 30 days then you will receive a full re refund of your premium. Sorry, unless a claim has been made, what we will need to do is collect your payment

details. You're not required to make a payment today. It's just anywhere in the next 30 days. And after that you'll have a 30 day cooling off period from that point on. So did you wanna, are you happy to continue with that, Jeffrey?

[15 minutes 22 seconds][Customer] : No, I'm not. I'm currently looking at a couple of other organisations and what I actually sought from you was the quotation which you have provided and I am grateful for that.

[15 minutes 22 seconds][Agent] : Of course, of course, no worries at all.

[15 minutes 37 seconds][Customer] : So if you wish to leave me your name and details if I decide to proceed, I will contact you.

[15 minutes 46 seconds][Agent] : Of course, so that you can contact us. But as your cover has been fully approved, what I'm going to do is I'm going to e-mail you your policy schedule for your \$40,000 worth of cover that is pending activation. Oh, you'll also receive the health application questions and your responses. You can go into the e-mail and review what we have discussed today. When you're ready, activate the policy by clicking the Buy Now button. But otherwise, I can set a day to call you back. So, you know, if you want to call back in two weeks of time, I can set that call back for you. But if you, you know, decide to go through that e-mail and do it yourself, you can do that as well.

[16 minutes 3 seconds][Customer] : Yes, OK, that's fine.

[16 minutes 28 seconds][Agent] : OK, Yep. So what I'll do is I'll just, if you stay on the line for me, I'll just confirm that I've got the right e-mail here. So it's Geo doublefoprayer@hotmail.com.

[16 minutes 29 seconds][Customer] : I'm happy to do that, correct?

[16 minutes 45 seconds][Agent] : And what I'm going to do is I'm going to send you that pre activation, umm, that pre activation e-mail. The password to that is going to be your date of birth.

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

[17 minutes 2 seconds][Agent] : OK, So if you choose to do that by yourself via that e-mail, that will N you know, get rid of that call back for you. But if you were to have a call back there, Jeffrey, when did you when was the best time to call you back?

[17 minutes 18 seconds][Customer] : Oh, geez. What's today? We're pretty busy. We're going away

for a little while, probably today.

[17 minutes 25 seconds][Agent] : Nice Christmas holidays, huh?

[17 minutes 29 seconds][Customer] : Yeah, 1118, perhaps about a fortnight from today.

[17 minutes 27 seconds][Agent] : A fortnight from today.

[17 minutes 42 seconds][Customer] : Sounds good.

[17 minutes 36 seconds][Agent] : So would Wednesday the 18th S be good to give you a call back and about midday is fine for you.

[17 minutes 48 seconds][Customer] : Yes, no worries.

[17 minutes 50 seconds][Agent] : So I'll call you around 12:30, OK, on the Wednesday.

[17 minutes 57 seconds][Customer] : Thank you for your call. Thank you for your information.

[17 minutes 59 seconds][Agent] : Thanks for your time Joffrey. I appreciate it. You have a good rest of your day.

[18 minutes 3 seconds][Customer] : You too. Bye bye.

[18 minutes 4 seconds][Agent] : Cheers. Bye.