[1 seconds][Agent] : Welcome to British Insurance. You're speaking with Matt. How can I help you? Oh, hi, Matt. Yes, Sir.

[6 seconds][Customer] : Oh, hi, Matt.

[5 seconds][Agent] : I'm just wondering where the call is coming from.

[7 seconds][Customer] : That's I'm just wondering where that call was coming from. There was I wanted a quote for life insurance.

[10 seconds][Agent] : I wanted a quote for life insurance. Yeah, more than happy to provide that one for you. So look, just because it's the first time that I'm speaking to you, they need to let you know that all of our calls are recorded. Any advice I do provide is genuine nature and may not be suitable to your situation.

[25 seconds][Customer] : Yeah, no worries. Yeah. Yeah. Elisa Okello, 5771.

[25 seconds][Agent] : I'll get you to confirm your first last name, date of birth please, beautiful. I got you down as well as a female Australian residents.

[35 seconds][Customer] : That's right, yes.

[36 seconds][Agent] : Beautiful. Umm, now what sort of made you think now is the right time to look into some life insurance for yourself there?

[42 seconds][Customer] : Look, I've been wanting to do it for a while. I think I could probably. I'm, I'm 52.

[42 seconds][Agent] : Uh, look, I've been wanting to for a while.

[47 seconds][Customer] : Do you know what I mean? I've got a young child.

[48 seconds][Agent] : I'm, uh, I'm 52, getting in for a young child.

[49 seconds][Customer] : So it's, it's yeah. It's just security for my family, really.

[50 seconds][Agent] : Oh, beautiful, Of course, yes, it's obviously looking, you know, to alleviate the financial burden that might be left behind when you do pass. Now is it there, you know, just to provide for the family or, you know, cover for any sort of bills or expenses or just a bit of both?

[58 seconds][Customer] : Yeah, probably a bit of both. I don't know. I just, yeah. Just think of life insurance and yeah, it's about time I do it, that's all.

[1 minutes 8 seconds][Agent] : Yep, Yep, certainly no problems at all. So what I'm here to do for you this morning, most importantly is, is explain to you to cover. That way you have an understanding of what it is going to look like for your loved ones when they do, you know, calls up and make that claim. Now there are some things that you can claim on with the cover as well.

[1 minutes 19 seconds][Customer] : Yeah, yeah, yeah.

[1 minutes 27 seconds][Agent] : So what explained that part of the cover to you there as well?

[1 minutes 30 seconds][Customer] : Mm, hmm.

[1 minutes 30 seconds][Agent] : So with us here, with our life insurance there, what it is designed to do is provide the financial protection for your loved ones through that lump sum payment if you were to pass away.

[1 minutes 42 seconds][Customer] : Mm hmm.

[1 minutes 42 seconds][Agent] : Now, when they do call us up to, you know, make that claim, we're not going to tell them what to do with the money. So if it's a time, there might be a mortgage or a loan or even for your family just to set themselves up there for the future. At the end of the day, it's fair to give you the Peace of Mind that if something was to happen that there is going to be some financial security available for your loved ones.

[2 minutes 4 seconds][Customer] : Mm, Hmm.

[2 minutes 4 seconds][Agent] : Now we have uh, simplified the process in ordering to take out a life insurance with us. There is no going to any sort of doctors, no blood checks, no medicals with the doctor.

[2 minutes 15 seconds][Customer] : Alright.

[2 minutes 14 seconds][Agent] : What we have done here is we have simplified that process down to just some yes or no health and lifestyle questions over the phone to see if you are approved and if you are accepted and once you decide to commence the policy, you will be covered immediately for death due to any cause. The only thing not covered is suicide in the 1st 13 months.

[2 minutes 23 seconds][Customer] : OK, OK, OK. Oh, OK. Gee, that's yeah. Go on. Yeah.

[2 minutes 37 seconds][Agent] : Now, uh, now look in addition to what this cover is providing for your

family there, I did mention as well there are some benefits that you can claim on. I do hope you're never diagnosed with the terminal illness, but if you are, you can actually claim on your own cover with us. So with us, it's called the terminally ill advanced payment.

[2 minutes 48 seconds][Customer] : Mm hmm, mm hmm, OK Mm hmm. Mm hmm.

[2 minutes 58 seconds][Agent] : And what that one means is if you were diagnosed with 12 months or less to live by a medical practitioner, we will pay your claim in full to you whilst you are living.

[3 minutes 10 seconds][Customer] : Mm, hmm. Alright.

[3 minutes 10 seconds][Agent] : So that could give you the ability there, you know, to cover off the any sort of bills, get the money, you know, set the family up for the future. It's safe for you to use if you do need to obviously claim on that part of the cover. Now let's jump into some pricing for yourself there. So just to begin with, have you had a cigarette in the last 12 months? Yes or no?

[3 minutes 21 seconds][Customer] : OK, No, no, no smacker.

[3 minutes 32 seconds][Agent] : Beautiful all right now based on your age, we can offer you anywhere between $100,000 all the way up to the maximum there of 750,000. So what level of cover were you thinking for yourself there?

[3 minutes 45 seconds][Customer] : Well, depends on the price really.

[3 minutes 49 seconds][Agent] : Mm hmm Yep.

[3 minutes 48 seconds][Customer] : If, if something was to happen to me, when do they get that money or when, if I was ill, when is it like a long process of waiting or is it a month, Two months?

[3 minutes 56 seconds][Agent] : So obviously look, look, everyone does, uh, obviously not everyone passes of the same condition.

[4 minutes 1 seconds][Customer] : Yeah. OK.

[4 minutes 1 seconds][Agent] : So if you obviously when you claim on your own benefit, that's the claims team will obviously let you know what documents are going to be required in the estimated time of that one.

[4 minutes 8 seconds][Customer] : Yeah, yeah, yeah.

[4 minutes 9 seconds][Agent] : Uh, but look, when it comes down to obviously your, uh, beneficiaries

climbing on the cover, it, it, it'll be the same process.

[4 minutes 14 seconds][Customer] : Oh, OK. So funeral, whatever.

[4 minutes 15 seconds][Agent] : But what we do also provide for them, there is an advance of $10,000 if they can request straight away and that could be used, you know, to, yes, a funeral or any sort of bills or expenses.

[4 minutes 24 seconds][Customer] : Yeah, yeah, yeah, yeah.

[4 minutes 26 seconds][Agent] : So once they do obviously make contact with us, we process and start the claim. If they do request this, then they can obviously claim on that one and we'll pay them out the $10,000 within 24 to 48 hours for them.

[4 minutes 36 seconds][Customer] : OK.

[4 minutes 45 seconds][Agent] : Yeah, we definitely.

[4 minutes 37 seconds][Customer] : And before you give me a quote, do you also do like a couples see like for my partner, do you do that as a family one as well? Cos I want to know both just in case we go that down that path.

[4 minutes 47 seconds][Agent] : So we Yep, Yep, yeah, we can definitely do that one. Now obviously with this, if you are wanting to do a family cover, just have to just remember Y you can't sort of answer the questions for your partner there.

[4 minutes 59 seconds][Customer] : Yeah, of course.

[4 minutes 59 seconds][Agent] : We'd have to obviously have a have a conversation with him. But look, let's just obviously provide the pricing for you first and then we'll jump into the the joint plan.

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

[5 minutes 6 seconds][Agent] : So where were you thinking that you'd like to be protected for them?

[5 minutes 11 seconds][Customer] : How much look, the top, the top one, what would that be? The 7:50?

[5 minutes 12 seconds][Agent] : Yes, Yep, Yep. Let's have a look.

[5 minutes 21 seconds][Customer] : Yeah, OK.

[5 minutes 18 seconds][Agent] : 750,000 on a fortnightly premium, $98.15 every two weeks for that

one day.

[5 minutes 27 seconds][Customer] : Yeah. What?

[5 minutes 26 seconds][Agent] : So very close to the 50 a week.

[5 minutes 29 seconds][Customer] : Yeah, yeah, yeah. What about, what about if we'll go to like 450?

[5 minutes 32 seconds][Agent] : Yep, let's drop it down to 450 for you.

[5 minutes 41 seconds][Customer] : Yeah, that's a bit more. That's a bit more doable for us, I think. For me anyway. OK, yeah, if you were to GI give me that quote, that would be good.

[5 minutes 34 seconds][Agent] : So if we drop it down to that one on a fortnightly premium, $58.89 per fortnight for that one, Yep, we'll look Yep. What would be the What would be your partner's date of birth?

[5 minutes 54 seconds][Customer] : The 11th of the 10th 84.

[5 minutes 57 seconds][Agent] : Yep And his first name?

[5 minutes 59 seconds][Customer] : Her her she good. FIGRID.

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

[6 minutes 7 seconds][Customer] : No, no, no.

[6 minutes 4 seconds][Agent] : And Sigrid's ask same last name as yourself, Yep. So WA double L?

[6 minutes 8 seconds][Customer] : Wallace with IS IS, yeah.

[6 minutes 14 seconds][Agent] : Yep. And her date of birth please. I'm sorry, her is umm with that one. Is she a female Australian resident? Beautiful. Let me pop her in for you there. And would you be looking sort of the same amount of cover for her as well?

[6 minutes 19 seconds][Customer] : Yes, yes, yes, yes. And would it be 450? How does it work for if either of us or would it be 450 each? How does that work?

[6 minutes 34 seconds][Agent] : So it's so works out.

[6 minutes 40 seconds][Customer] : Yes, yes.

[6 minutes 35 seconds][Agent] : So obviously if you were to pass umm, your partner there would get the full obviously 450,000 and vice versa. So it it, it, it is each insured for an amount rather than just,

you know, 1 total lump sum.

[6 minutes 42 seconds][Customer] : OK, yes, OK.

[6 minutes 46 seconds][Agent] : So umm ha, has umm secret had a cigarette in the last 12 months? Yep, let me pop her in and you'll be looking at 4:50 for her as well.

[6 minutes 50 seconds][Customer] : No, no, Yeah, I'd say so.

[6 minutes 57 seconds][Agent] : Yep, let's have a look for you now. She is a couple years younger than you there, so the price obviously be a little bit cheaper for her. Umm, so let's have a look for that one there.

[7 minutes 1 seconds][Customer] : Yeah, yeah, that's OK.

[7 minutes 5 seconds][Agent] : So if you're looking at 450 each on a fortnightly premium, that one will work out to be just loading up from my end, $78.72 every two weeks.

[7 minutes 17 seconds][Customer] : OK. And so that's to cover us as a couple. It's a it's a $3040 each. I'm just looking at it, breaking it down with money.

[7 minutes 19 seconds][Agent] : That's to cover as a couple, yes, yeah.

[7 minutes 28 seconds][Customer] : Yeah. OK. If you could, could you e-mail me those quotes because I, I need to sit down with her and go through this. How long do we have?

[7 minutes 28 seconds][Agent] : How long do we have? Yes.

[7 minutes 34 seconds][Customer] : Is there is there a time limit or can I call you in the next week day or two or how does it work?

[7 minutes 41 seconds][Agent] : So obviously is the cover sounding suitable for yourself? Because what I would like to at least do is take you through your side of the application and see if we can get you approved.

[7 minutes 49 seconds][Customer] : OK.

[7 minutes 49 seconds][Agent] : Uh, because obviously with those questions there, they do obviously determine the final outcome and pricing of the cover.

[7 minutes 55 seconds][Customer] : Oh, OK.

[7 minutes 56 seconds][Agent] : And that way I wouldn't know if we can, let's get you covered.

[7 minutes 55 seconds][Customer] : Yes, yeah, of course.

[7 minutes 57 seconds][Agent] : And then, you know, if you're, if you're happy, what you can do. Obviously if you're happy with everything, we can get yours put in place. And then Sigrid can obviously give us a ring and we can pop her onto your, your joint plan there at a later days.

[8 minutes 8 seconds][Customer] : OK. Yeah, that sounds good.

[8 minutes 7 seconds][Agent] : OK, beautiful. Well, let's do that one now. Just a little bit more about the cover from your end because there are some uh, features and benefits that we are gonna provide to you there. Umm, so that first one is what we call the real reward. So what that one means is following your first policy anniversary dates, we will actually refund you 10% of the premiums that you have paid to us in that time.

[8 minutes 30 seconds][Customer] : OK.

[8 minutes 30 seconds][Agent] : And as well, we are gonna send you out a free Australian legalized. We'll keep there with the cover. So you will get a freewheel kit as well.

[8 minutes 36 seconds][Customer] : Oh, that's great.

[8 minutes 38 seconds][Agent] : Now if it, and obviously if you do 2 separate policies, you both are gonna get an individual real reward and you both get a obviously free will kit each as well.

[8 minutes 47 seconds][Customer] : OK.

[8 minutes 47 seconds][Agent] : So that's obviously the differences between the two covers.

[8 minutes 50 seconds][Customer] : And is that W do we fill it out if it's free? But then what do we pay for when we do the will?

[8 minutes 49 seconds][Agent] : Umm, and just umm. So obviously we just provide the will. There are instructions on obviously how to make that legal.

[8 minutes 59 seconds][Customer] : OK.

[8 minutes 59 seconds][Agent] : Umm, but it's not, it's, it's not something from our end that we do here.

[9 minutes 2 seconds][Customer] : Oh, OK. OK.

[9 minutes 2 seconds][Agent] : We just provide the, we just provide you with the freewheel kit.

[9 minutes 5 seconds][Customer] : That's great. Thank you.

[9 minutes 6 seconds][Agent] : Yep, umm. Now just a bit about your premiums there. Your premium is step, which means it will generally increase each year is your age. In addition, this policy has automatic indexation which means HE your sum insured will increase by 5% with associated increases in premium. You can opt out of this automatic indexation HE but look as an indication, if you make no changes to the policy, your premium next year will be $69.10 per for night. However, your benefit amount has increased to $472,500 off the protection. So I can I can help.

[9 minutes 45 seconds][Customer] : So I can, I can opt to leave it where it is and opt out of that and it stays the same.

[9 minutes 49 seconds][Agent] : So yes, so HEHE, you obviously do have the options that some use, you know you want that indexation or some use you don't want the indexation.

[9 minutes 55 seconds][Customer] : Yeah, Yeah. OK, OK, that's good.

[9 minutes 56 seconds][Agent] : You just have to give us a ring when you get that renewal documents and we can obviously put, you know, label it at the whatever benefit amount is that you do tell us to umm.

[10 minutes 3 seconds][Customer] : That makes sense.

[10 minutes 4 seconds][Agent] : Now you can also find information about a premium structure on our website. So let's just take you through these questions here to check for your eligibility for the cover. Now, if you are accepted, what we're gonna do is post and also e-mail out all of the documentation to you there. Now we do have an address because I can see you have looked back into this one in 2022. Are you still residing at Unit 1/7 Riddle Rd.

[10 minutes 13 seconds][Customer] : No, no, my address has changed. I just just to ask you if I wanted to go down in the premium just so I wanted to make it 300,000.

[10 minutes 33 seconds][Agent] : Want to go down? Yep, of course you can.

[10 minutes 36 seconds][Customer] : Can I change that at any time before I sign?

[10 minutes 38 seconds][Agent] : Yeah, yeah, yeah.

[10 minutes 38 seconds][Customer] : OK, because we'll have to sit down and do the budget, that's

all.

[10 minutes 39 seconds][Agent] : And also, yeah. And obviously that works for the same with increasing as well. So it's just subject to eligibility at time. It gives you, you know, some people, you know, as their mortgage drops, they might not need a full amount of cover.

[10 minutes 41 seconds][Customer] : Yeah, Yes, Yeah. OK.

[10 minutes 50 seconds][Agent] : So they obviously bring the premium down obviously with that one, or they might increase it. It's completely flexible. Umm.

[10 minutes 56 seconds][Customer] : OK, good.

[10 minutes 56 seconds][Agent] : So what would be the new post code for yourself there?

[10 minutes 59 seconds][Customer] : Yeah, it's 12 cotton as in the material circuit.

[11 minutes 11 seconds][Agent] : 3437, let me just pull that one in up to the wrong section.

[11 minutes 5 seconds][Customer] : In Gisbane it's cotton circuit Gisbane 3437 Gisbane.

[11 minutes 16 seconds][Agent] : 3437 and said Gisborne Yep. And is the home and postal address the same?

[11 minutes 20 seconds][Customer] : Yeah, same.

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

[11 minutes 23 seconds][Customer] : Yeah, all the same.

[11 minutes 24 seconds][Agent] : All right, what I have to do just before I do read these questions off to you there, I just have to read you a very small statement. Everyone goes through the same statement. All it does is go through to Judy just to make sure that you do answer these questions truthfully.

[11 minutes 39 seconds][Customer] : I'm here already. Sorry, yes.

[11 minutes 37 seconds][Agent] : So the statement here just writes please, that's right. Please be aware all calls recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and any and any other related services. We will share this with your insurer and may share it with other Australians 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 planning 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 make sure 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 early discussions you've 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. It just says here, do you understand and agree to your duty? Yes or no? Beautiful. All right, so with all the questions here, they all are just yes or no questions. So just allow me to read each question to you there in full. And all I'll grab from you at that point is just a clear yes or no.

[12 minutes 44 seconds][Customer] : Yes, yeah. No worries.

[12 minutes 56 seconds][Agent] : So your first, Yep, you're good.

[12 minutes 59 seconds][Customer] : Yes, all good.

[12 minutes 59 seconds][Agent] : Beautiful. So the very first question, it says 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? And are you a citizen or permanent resident of Australia or New Zealand?

[13 minutes 10 seconds][Customer] : No, Yes. No.

[13 minutes 14 seconds][Agent] : Currently residing in Australia And does your work quite to go underground, work at heights above 20 metres, dive to depths below 40 metres, use explosives or travel to areas experiencing war or civil unrest, or work offshore and the next section is in relation to your heights and weights. Please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges.

[13 minutes 46 seconds][Customer] : No.

[13 minutes 45 seconds][Agent] : So it just says here what is your exact height? We can take that one in centimetres or feet and inches. Beautiful. And what is your exact weight? We can take it

either in kilos, pounds or stones.

[13 minutes 50 seconds][Customer] : Yep, after it's made it's 160 and 95.

[13 minutes 58 seconds][Agent] : 1095 beautiful. And to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? And have you experienced any unexplained weight loss of more than 7 kilos in the last 12 months?

[14 minutes 15 seconds][Customer] : No, I wish.

[14 minutes 16 seconds][Agent] : And yeah, me too. Now do you have a definite plans to travel or reside outside of Australia IE booked or will be booking travel within the next 12 months?

[14 minutes 19 seconds][Customer] : Yeah, no.

[14 minutes 28 seconds][Agent] : Beautiful. Now with that cover as well, it's a worldwide protection coverage. So if you do travel anywhere in the world, we are gonna protect you.

[14 minutes 35 seconds][Customer] : OK.

[14 minutes 34 seconds][Agent] : Umm, now do you have existing life insurance policies with other life insurance companies with a combined total sum of short of more than $5 million? And next questions here is just in regards to your medical history.

[14 minutes 43 seconds][Customer] : No, Yeah.

[14 minutes 47 seconds][Agent] : Again, questions are all still yes and no's, but there is an overarching question that we do refer back to.

[14 minutes 53 seconds][Customer] : Hmm. Mm.

[14 minutes 53 seconds][Agent] : And that question says, have you ever had symptoms of, been diagnosed with or treated for or intend to seek medical advice for any of the following? We've got cancer, tumour, mole or cyst, including skin cancer, sunspots, Melanoma or leukemia.

[15 minutes 9 seconds][Customer] : Hmm. Mm.

[15 minutes 10 seconds][Agent] : Have you ever had an abnormal cervical smear and stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure?

[15 minutes 13 seconds][Customer] : No, no high blood pressure. Yes, I've had.

[15 minutes 24 seconds][Agent] : OK, Yep. And this is here. Based on your response, please answer yes or no for each of the following. So when we do say yes to a question, what it does is it does break down the whole question until we get to that high blood pressure section.

[15 minutes 30 seconds][Customer] : Yeah, yeah, yeah, that's fine. No, no, no, no.

[15 minutes 35 seconds][Agent] : So it says stroke, yes or no, chest pain and pericarditis and a heart condition, example heart murmur, heart palpitations, heart attack or angina, but not limited to these conditions and high blood pressure.

[15 minutes 52 seconds][Customer] : Yes.

[15 minutes 53 seconds][Agent] : And is your high blood pressure caused by heart disease or kidney disease?

[15 minutes 58 seconds][Customer] : No.

[15 minutes 58 seconds][Agent] : OK And have you been prescribed medication to treat this condition?

[16 minutes 2 seconds][Customer] : Yes.

[16 minutes 3 seconds][Agent] : OK And did treatment commence within the last three months?

[16 minutes 8 seconds][Customer] : No.

[16 minutes 8 seconds][Agent] : Beautiful And have you had your blood pressure checked in the past six months by your GP? And were you told by your doctor that your blood pressure has returned to within normal range the last time you had it checked?

[16 minutes 15 seconds][Customer] : Yes, yes.

[16 minutes 23 seconds][Agent] : Beautiful What's made? No changes to the application. Let's continue on.

[16 minutes 26 seconds][Customer] : OK.

[16 minutes 26 seconds][Agent] : High cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting. OK, that's OK. And it just says here based on your response, please answer yes or no for each of the following. It says high cholesterol.

[16 minutes 31 seconds][Customer] : Yes, yes.

[16 minutes 39 seconds][Agent] : OK, And it just says here have you ever had a cholesterol blood test with the result greater than or equal to 7.0 millimoles per liter?

[16 minutes 49 seconds][Customer] : No, no.

[16 minutes 50 seconds][Agent] : Beautiful.

[16 minutes 50 seconds][Customer] : Wasn't that high?

[16 minutes 51 seconds][Agent] : And thyroid condition.

[16 minutes 54 seconds][Customer] : Yes.

[16 minutes 54 seconds][Agent] : OK, that's fine. And it says, is it an overactive or under active condition?

[16 minutes 59 seconds][Customer] : Under active.

[17 minutes][Agent] : Yep. Beautiful. And were you diagnosed in the last six months?

[17 minutes 5 seconds][Customer] : No.

[17 minutes 6 seconds][Agent] : Perfect. And was your last thyroid function test normal? Perfect again, no changes to any of the applications so far.

[17 minutes 10 seconds][Customer] : Yes, it was no good.

[17 minutes 15 seconds][Agent] : And it says neurological symptoms such as dizziness or fainting. Great. And let's continue on. Diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, OK.

[17 minutes 18 seconds][Customer] : No, look, I'm 52, alright? I've got to have some of these things. Yeah. Top 2.

[17 minutes 27 seconds][Agent] : And it says it's OK umm, now look, it says type one or type 2 diabetes, yes or no, OK umm. So unfortunately based off that there it would be unsuccessful for the life insurance with us umm ju.

[17 minutes 44 seconds][Customer] : Alright, mine, mine is 1.5. So can you put in because it's technically 1.5, which is later onset, which is considered one. She would have put one. Would that because it's complicated. Why do I do?

[17 minutes 58 seconds][Agent] : Yes, so 1.5 you said so is it is it obviously what I'll do here?

[18 minutes 7 seconds][Customer] : Yeah, OK.

[18 minutes 3 seconds][Agent] : Let me give you the definition of what we deem as type 1 and type 2 and then you let me know if it falls into that category there.

[18 minutes 10 seconds][Customer] : Yeah, yeah, yeah, of course.

[18 minutes 10 seconds][Agent] : Umm, so let me just pull that one up because obviously I don't want to you know decline if it's neither of those umm, So let me just jump in and give you the definition of this one. So diabetes uh type one.

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

[18 minutes 22 seconds][Agent] : This is also referred to as an insulin dependent. Umm diabetes Umm Mellitus Type 1 diabetes The pancreas undergoes a autoimmune attack by the body itself and is rendered incapable to make insulin. Type 1 patients must rely on insulin medication off obviously for survival.

[18 minutes 40 seconds][Customer] : Yeah, No, I'm not on the insulin. Yeah, I'm not on insulin yet. Yeah.

[18 minutes 41 seconds][Agent] : Now with type 2, OK, so type 2, it says this isn't, uh, type 2 says this is an insulin that, uh, resistant diabetes diagnosed at an adult age. That can be, uh, initially, uh, can be initially being monitored by exercise and diet medications, umm, are typically needed as the disease progresses.

[19 minutes 1 seconds][Customer] : Yeah, Yeah. That's it. There would be still under that, yeah.

[19 minutes 5 seconds][Agent] : OK, Well, unfortunately, just based off that one there, it would be just unsuccessful with us with the life insurance. Umm, they can ask your insurance revision. If you're not happy with the outcome, you can request that we trade this as a complaint. But look, just based off that one there, because we do have obviously a very simpler, simplified, obviously prices in ordering to take out. We don't sort of grab any medical records. We don't do anything like that. Look, there might be other companies other than might, you know, grab medical records and do a more accurate, you know, uh, decision based off off, off the situation there. But just because obviously our prices is simplified there, it just would be unsuccessful unfortunately for yourself there.

[19 minutes 39 seconds][Customer] : That's unfortunate Cos Majori, a lot of people have diabetes. So that means you're S you're, you're taking out, you know, a third of the country you've got diabetes, you know what I mean? So anyway, it's not your, it's not your fault. Alright, no worries. I'll, I'll go somewhere else. Thank you.

[19 minutes 50 seconds][Agent] : Yeah, no problems.

[19 minutes 53 seconds][Customer] : Cheers.

[19 minutes 53 seconds][Agent] : All the best, Sir.