

[0 seconds][Customer] : OK, Alright, Alright.

[1 seconds][Agent] : Hello.

[2 seconds][Customer] : OK. Hello.

[3 seconds][Agent] : Hi, Patricia. My name is Christian.

[6 seconds][Customer] : Sorry.

[5 seconds][Agent] : I'm calling you from Australian Senior.

[7 seconds][Customer] : Hold on a moment.

[8 seconds][Agent] : Oh, thank you. Yep.

[10 seconds][Customer] : Oh, you did? Sorry, I couldn't hear.

[12 seconds][Agent] : Hi there. My name is Christian. I'm calling you from Australian Seniors. How are you?

[16 seconds][Customer] : Oh, good. Thank you. How are you?

[17 seconds][Agent] : I'm doing great. Thanks. Look, Patricia, I'm just giving you a ring in regards to that expression of interest you put in earlier this afternoon for some the life insurance.

[26 seconds][Customer] : Yes. Yes.

[26 seconds][Agent] : Sorry, just calling up to go through a quote with you today. We'll take you to the features and benefits real quick and then some pricing options.

[33 seconds][Customer] : Right.

[33 seconds][Agent] : OK, awesome. Yep, Yep.

[33 seconds][Customer] : OK, I'm current, I've currently got life insurance, but I think it only goes until when I'm 70. So I wanted yeah.

[44 seconds][Agent] : Oh, OK, yeah.

[46 seconds][Customer] : And I'm building a house and I'm going to have a bit of a a little bit of a loggage and just want to make sure that if anything happens to me after that, that my daughters are sort of looked after.

[55 seconds][Agent] : Oh, yeah.

[56 seconds][Customer] : Yeah.

[56 seconds][Agent] : Thank you so much for letting me know. Yep, that's great to hear. Well, look, I can definitely get you a quote here. See what we can do to help you out with that.

[1 minutes 4 seconds][Customer] : Mm, hmm.

[1 minutes 4 seconds][Agent] : OK, Alright, now we'll look. Before I start, I'll let you know. All calls are recorded. Any advice I provide is general nature. It may not be suitable to your situation. And can I just confirm I'm speaking with Patricia Farr.

[1 minutes 5 seconds][Customer] : OK, that's correct.

[1 minutes 20 seconds][Agent] : Thank you. And your date of birth, the 16th of the 7th 1959.

[1 minutes 23 seconds][Customer] : Correct.

[1 minutes 24 seconds][Agent] : Amazing. And just confirming you're a female Australian resident.

[1 minutes 27 seconds][Customer] : Oh yeah.

[1 minutes 28 seconds][Agent] : Amazing. OK, well, thank you so much for that. And you already let me know. So you already have a policy and sorry, you already have a life policy and you says it'll expire when you're 70. Is that correct?

[1 minutes 40 seconds][Customer] : Yes, I think it's 70. Yes, it's with.

[1 minutes 42 seconds][Agent] : OK, OK. OK.

[1 minutes 43 seconds][Customer] : Yeah.

[1 minutes 44 seconds][Agent] : Yeah, no, that's all good. That's not with us, is it? It's with someone else. Yeah.

[1 minutes 47 seconds][Customer] : No, with with NIB underwritten by. It was originally with Tower life and I think NIB is taking it over, Yeah.

[1 minutes 59 seconds][Agent] : OK, OK, no worries. Thanks for letting me know. So I'll let you know before we start. In terms of this, if you are looking to like replace that one or comparing letting you know First off that if you are replacing an existing policy, we recommend that you do not cancel that policy until your application has been approved and you have reviewed this policy. As your new policy may not be identical to your existing cover, You should also consider the benefits that may not apply or waiting periods that may start again.

[2 minutes 28 seconds][Customer] : Yeah, not a problem.

[2 minutes 26 seconds][Agent] : OK, Yeah.

[2 minutes 29 seconds][Customer] : I I'm not going to be cancelling the other policy. I'm just, I'm hoping to have two policies done.

[2 minutes 33 seconds][Agent] : Oh, you're looking to keep both of them. OK. Yep.

[2 minutes 36 seconds][Customer] : Yep.

[2 minutes 36 seconds][Agent] : No worries. That's totally. That's totally fair. No worries at all. Well, in that case, I'll run you through how our policy works here and we can go through some pricing options along the way.

[2 minutes 46 seconds][Customer] : Right 85th is it?

[2 minutes 47 seconds][Agent] : So basically here as Australian seniors, our 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 on the policy end, correct?

[3 minutes 2 seconds][Customer] : Oh my God.

[3 minutes 2 seconds][Agent] : Yep, Yep, no worries. But you sounding nice and healthy, so I'm sure you still go along the way.

[3 minutes 3 seconds][Customer] : OK well yes, my do.

[3 minutes 9 seconds][Agent] : They could. Oh, really? How do you how do you do it then? Patricia? What's the secret?

[3 minutes 9 seconds][Customer] : My doctor told me that I should live from 110 so oh, you know, like just just keep working and enjoy life.

[3 minutes 26 seconds][Agent] : Beautiful. OK, I'll. I'll live up to that.

[3 minutes 24 seconds][Customer] : And yeah, the couple of things every now and again doesn't hurt either.

[3 minutes 29 seconds][Agent] : Alright, perfect. OK, Well, look, you can choose.

[3 minutes 35 seconds][Customer] : I shouldn't check that. You'll probably think I'm an alcoholic now and and and load my policy, but no.

[3 minutes 40 seconds][Agent] : No, of course not. We don't even ask for that in this one. Don't worry about it.

[3 minutes 44 seconds][Customer] : Alright, OK, alright.

[3 minutes 45 seconds][Agent] : Well, look, I'll let you know. Look, you can choose cover between \$10,000 up to \$200,000 and nominate up to five beneficiaries to receive the nominated benefit amount.

[3 minutes 56 seconds][Customer] : Right, right. OK.

[3 minutes 56 seconds][Agent] : And look, if you pass away due to an accident, your chosen benefit will triple. And we also include here for you an advance payment of 20% of the benefit amount to help with funeral costs or any other final expenses at the time. Now.

[4 minutes 11 seconds][Customer] : Mm. Hmm.

[4 minutes 12 seconds][Agent] : Beautiful. So look, it's easy to apply. We just ask you 8 yes or no questions relating to your health over the phone to see if you are approved and if you are accepted and once you commence the policy, you'll be covered immediately for death due to any cause except suicide in the 1st 13 months.

[4 minutes 29 seconds][Customer] : Right.

[4 minutes 29 seconds][Agent] : Umm Yep. So OK, that's good to hear, good to hear. Awesome look. In addition, there is a terminally ill advanced payment including the cover where if you were diagnosed with 24 months or less to live by a specialized medical practitioner, we can pay your benefit amount and for the help with medical costs to ensure you received the best care possible.

[4 minutes 30 seconds][Customer] : I don't claim right.

[4 minutes 52 seconds][Agent] : Now, now, Touchwood, you don't have to use that one there, but you know what? You're sounding nice and healthy again, that one there just in case something were to happen. We've got that there yourself.

[4 minutes 52 seconds][Customer] : OK, No, no, no, yes, yeah, yeah. Wonderful.

[5 minutes 4 seconds][Agent] : Amazing. Well, look, do you have any questions for myself so far?

[5 minutes 7 seconds][Customer] : No.

[5 minutes 13 seconds][Agent] : Correct.

[5 minutes 7 seconds][Customer] : So O OK, I'll just confirm it is up to age 85 and there is an advance payment of 20. Is it 20,000 or 20% for funeral?

[5 minutes 13 seconds][Agent] : So, yeah, 20% of the benefit amount. Yeah.

[5 minutes 23 seconds][Customer] : 20% for funeral? I've already got a funeral policy. Anyway.

[5 minutes 26 seconds][Agent] : Oh, OK.

[5 minutes 26 seconds][Customer] : Separate again.

[5 minutes 27 seconds][Agent] : OK. No worries.

[5 minutes 27 seconds][Customer] : Yeah, So that's right.

[5 minutes 28 seconds][Agent] : Yeah, I got no worries.

[5 minutes 29 seconds][Customer] : And I thought, yeah. And my husband passed away, so we've already got our plot and all of that.

[5 minutes 33 seconds][Agent] : Oh, I see it.

[5 minutes 34 seconds][Customer] : So, you know, unless the girls are wanting to give a good party to everyone, Well, you know.

[5 minutes 36 seconds][Agent] : I see it, right. Oh, I see. My condolences for your lost Patricia.

[5 minutes 44 seconds][Customer] : Oh, thank you.

[5 minutes 45 seconds][Agent] : No worries. Well, look, umm, yeah.

[5 minutes 51 seconds][Customer] : Yep.

[5 minutes 47 seconds][Agent] : So this policy will last all the way up until your 85th birthday, Uh, and then, yeah. And umm, and when it comes time proclaiming we do include here for your beneficiaries a, uh, advanced payment of 20% of the benefit amount, uh, to help with any expenses at the time. OK.

[6 minutes 1 seconds][Customer] : No, Right.

[6 minutes 4 seconds][Agent] : Umm, yeah, perfect. Well, look, let's go to report together then.

[6 minutes 5 seconds][Customer] : OK, right.

[6 minutes 9 seconds][Agent] : To start with, have you had a cigarette in the last 12 months?

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

[6 minutes 14 seconds][Agent] : OK. Beautiful. That that must be why you are living so long, you know.

[6 minutes 18 seconds][Customer] : I just don't think my last smoke was when I was 17.

[6 minutes 21 seconds][Agent] : Yeah. OK, perfect. So not and and, you know, not since, not in the last 12 months as well.

[6 minutes 25 seconds][Customer] : No, no, no.

[6 minutes 27 seconds][Agent] : Beautiful. Thank you. No worries. Nice and healthy. Nice life choice there. And you know a lot to save in your pocket as well.

[6 minutes 27 seconds][Customer] : MMM, you're not wrong. Yes.

[6 minutes 35 seconds][Agent] : Mm Hmm, exactly. So let me have a look here for you.

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

[6 minutes 38 seconds][Agent] : So keeping in mind the level of cover ranges from \$10,000 up to \$200,000, we can look at different amounts until you find yourself the right level of cover.

[6 minutes 47 seconds][Customer] : Mm hmm. I am looking at 200.

[6 minutes 47 seconds][Agent] : So, uh, what benefit amount would you like to start off with that 200?

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

[6 minutes 52 seconds][Agent] : OK, that's no dramas. Let me take a look here for you. OK, perfect. So we can start the 200 there. So Patricia to cover your, you and your family for anything unexpected and give them that financial protection to be covered for \$200,000. The premium will be \$201.76 per fortnight. Now is that looking suitable or do you need less cover there for that one?

[7 minutes 19 seconds][Customer] : No, that's looking OK.

[7 minutes 21 seconds][Agent] : OK, beautiful, great. Yep.

[7 minutes 24 seconds][Customer] : Who's Who's the underwriter?

[7 minutes 23 seconds][Agent] : So if that's looking suitable, then, oh, our underwriters, yeah, Perfect. So our underwriters are called Hanover.

[7 minutes 33 seconds][Customer] : Oh, Hanover.

[7 minutes 31 seconds][Agent] : You can look it up and see Hanover, correct? Yeah. Have you heard of them before?

[7 minutes 34 seconds][Customer] : Yeah, yeah, yeah. I used to work for an insurance broker many years ago.

[7 minutes 40 seconds][Agent] : Oh, did you? OK, OK, no worries. So you can definitely get well versed into this then. No worries. We'll look. So yeah, that's the premium for that one. If that's something suitable, I'll let you know with this one. Uh, it will be your, uh, your premium is stepped, which means it will increase each year.

[7 minutes 40 seconds][Customer] : Yeah, yeah.

[7 minutes 55 seconds][Agent] : As an indication, if you make no changes to the policy, your premium next year will be \$215.88 per fortnight. OK, now with this one as well, if you sorry, you can also find information about our premium structure over on our website.

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

[8 minutes 14 seconds][Agent] : Now the next step, if that's looking suitable with this 200,000 so far, what we'll do is I'll take you through the health questions just to make sure and see if you're eligible for the cover.

[8 minutes 24 seconds][Customer] : Mm, hmm.

[8 minutes 24 seconds][Agent] : Again, it's just eight yes or no questions. So I'll, I'll bring this up here for you.

[8 minutes 28 seconds][Customer] : OK.

[8 minutes 29 seconds][Agent] : OK? I just need to have some information if you don't mind.

[8 minutes 32 seconds][Customer] : Yeah, that's fine.

[8 minutes 33 seconds][Agent] : Perfect. So what was the post code for your home address and the suburb? Spring farm. OK, beautiful. Let me get that there. Awesome. OK. And just the address please. Yep, Yep.

[8 minutes 36 seconds][Customer] : 2570 Spring farm #12 Moreton Moreton Bay Ave.

[8 minutes 56 seconds][Agent] : Beautiful. So 12 Moreton Bay Ave.

[8 minutes 59 seconds][Customer] : Yes, Spring Farm.

[9 minutes 1 seconds][Agent] : Amazing. Is that the same as your postal address?

[9 minutes 3 seconds][Customer] : Yes, it is.

[9 minutes 4 seconds][Agent] : Thank you so much. Alright, awesome. So I'm just going to read out this pre underwriting disclosure statement just to let you know how to answer these questions first. OK, let me pull this up now. Here we go. Beautiful. So it just says here, Patricia, bear with me, my apologies.

[9 minutes 30 seconds][Customer] : That's OK.

[9 minutes 29 seconds][Agent] : Here we go, please deal. Sorry about that computer wasn't more than work with me. There we go, now look. 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 we share it with other Australian service providers for the purpose of administering your policy or handling things. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy.

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

[10 minutes][Agent] : By proceeding, you understand that you are applying to purchase a life insurance policy and that's 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.

[10 minutes 28 seconds][Customer] : None.

[10 minutes 23 seconds][Agent] : If you do not take reasonable care, you may breach a duty and if this happens, the insurer may be entitled to cancel your policy, decline and a claim. We'll make adjustments to the terms and conditions of your policy. Do you understand and agree to your duty,

yes or no?

[10 minutes 36 seconds][Customer] : Yes, I do.

[10 minutes 37 seconds][Agent] : Thank you so, so much. Alright, beautiful. Let's start here with the question. The first one is re regarding to that pandemic we had a few years ago. 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?

[10 minutes 53 seconds][Customer] : No.

[10 minutes 53 seconds][Agent] : Thank you so much. Next one here says in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke? Thank you. 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? Thank you so much. Uh, 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 you currently or soon to be treated with chemotherapy? Thank you so much. Uh, do you have a renal kidney condition that requires dialysis or transplant or a doctor has advised will be required in the future?

[11 minutes 2 seconds][Customer] : No, no, no, no, no, no, no, no.

[11 minutes 42 seconds][Agent] : Thank you so much. Do you have a liver condition that will require a transplant in the future? Awesome. Have you been diagnosed with or currently undergoing testing for or a doctor has advised you to be tested for motor neuron disease or any form of dementia, including Alzheimer's disease? Beautiful. Thank you.

[11 minutes 47 seconds][Customer] : No, no, I just, oh, sorry, I just had a little joke there because my children take me. Oh, you've already told me that, Mum.

[12 minutes 9 seconds][Agent] : They joke about that.

[12 minutes 11 seconds][Customer] : Yeah, yeah, yeah, yeah.

[12 minutes 12 seconds][Agent] : Yeah, yeah. Oh, Yep. Yep.

[12 minutes 12 seconds][Customer] : Only, only, only because I'm, I'm still working full time and I've

got so many, so many things on my brain now. Have I told them or haven't I told them? But anyway, that's fine. No, I've got no dementia. I've got no.

[12 minutes 20 seconds][Agent] : No, Beautiful, beautiful. You know what? My dad does the same thing. He's always too busy. And then whenever I get to chat with him, it's always a hassle trying to remind him of my plans. And he's always like, umm, you know, did like, what is the sea plan you're talking about? And I'm just like, Dad, I told you like last night.

[12 minutes 38 seconds][Customer] : Yeah, I know, I know.

[12 minutes 39 seconds][Agent] : Always those things.

[12 minutes 40 seconds][Customer] : But. But we could have been thinking about something else.

[12 minutes 42 seconds][Agent] : Exactly.

[12 minutes 42 seconds][Customer] : And, you know, we, we. Yeah.

[12 minutes 42 seconds][Agent] : No, I understand that's not Amish. All right, well, look, next one here. In the last five years, have you attempted suicide or been hospitalized for a mental health condition? Thank you so much. And last one, are you experiencing or sorry, are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related T tests or investigations or been diagnosed as having 12 months or less to live? Beautiful. Thank you so much that Patricia, let me send this forward and let me wait for the results. And to no surprise, that is a full acceptance there.

[12 minutes 54 seconds][Customer] : No, no, no thanks.

[13 minutes 19 seconds][Agent] : Congratulations, you are definitely eligible for this cover.

[13 minutes 23 seconds][Customer] : Yes.

[13 minutes 23 seconds][Agent] : Well look perfect. So Patricia, now that you've been fully approved, you are eligible for this cover. The next thing you like to do for our customers here is if you're liking the sounds of everything, it's looking suitable for yourself. What we can do for your Peace of Mind. We can get you covered as of today and we'll send out all the documents over to your home there so you can have a read through all the information. Make sure it's all good for yourself while still being covered. Now it doesn't mean we don't sorry. It doesn't mean we need any payments as of

yet. You actually get to choose yourself when you want that first payment taken out.

[13 minutes 48 seconds][Customer] : Right, right.

[13 minutes 55 seconds][Agent] : You can line it up with like a payday or like whatever you whatever's suitable for you there and then as well. If you change your mind, no dramas. What we do is we give you a further 30 day cooling off. Where you can, so after, you know, reading through your documents, if you change your mind, you can give us a call within the 30 days and reply to get that one cancelled. You'll get a full refund of your premium unless the claims been made. Are you happy to get this one sorted today?

[14 minutes 22 seconds][Customer] : Yes, I'm fine. Yeah, that'd be great. Thank you.

[14 minutes 25 seconds][Agent] : Amazing. No, no worries. Thank you, Patricia. You can still love with your chat too. Such a fun chat here. So let me just quickly pull up some things just to make sure everything is correct. OK, so I'm gonna confirm your title. You go by Miss Missus or Miss.

[14 minutes 39 seconds][Customer] : Misses. That's OK.

[14 minutes 40 seconds][Agent] : No worries. OK. Perfect. The best phone number to contact you on. Thank you.

[14 minutes 40 seconds][Customer] : Misses the mobile 0419603533 or do you want the work number too?

[14 minutes 50 seconds][Agent] : And oh, I can put two in here.

[14 minutes 56 seconds][Customer] : Yeah.

[14 minutes 56 seconds][Agent] : Which one is the most suitable thing? OK. Oh, really? Oh, really?

[14 minutes 56 seconds][Customer] : I just it's amazed that your number because I rang you rang today or someone who's rang me and my phone doesn't take unknown numbers but when yes, but when you just rang me and it came up as unknown that it actually rang so yeah yeah.

[15 minutes 22 seconds][Agent] : Sounds good. Sounds good.

[15 minutes 18 seconds][Customer] : So if, if there's an issue, I'll give you the work number 0298248527.

[15 minutes 25 seconds][Agent] : Yep, 8248527. Beautiful. OK, perfect. That's all good then. So if

this, if this mobile doesn't work, we'll try and contact you from there. Yeah, of course. So. Oh, perfect. No worries. What do you do? Oh, lovely. Great to hear. Yeah, I've, I've a few friends. I've tried trying to be accountants, you know, still in uni for it.

[15 minutes 32 seconds][Customer] : Yeah, yeah, I mean, the staff can show me and I'll be able to 'cause it's my, it's my business anyway, I'm an accountant, alright? Yeah, yeah, it is.

[15 minutes 55 seconds][Agent] : Is that a lot of work becoming an accountant or really.

[15 minutes 59 seconds][Customer] : And it look, it's, it's getting harder and harder because there's just so many changes and yeah, the tax office is really clamping down on small business and, and all of that.

[16 minutes 13 seconds][Agent] : I see. OK.

[16 minutes 10 seconds][Customer] : So very, very demanding and a very, a very lot of work out of scope, you know that.

[16 minutes 17 seconds][Agent] : Oh, I see. That's good.

[16 minutes 18 seconds][Customer] : Yeah, yeah. But anyway, no, it's all good.

[16 minutes 20 seconds][Agent] : No.

[16 minutes 20 seconds][Customer] : It's all good.

[16 minutes 20 seconds][Agent] : Interesting. No, that's good. At least you're keeping busy.

[16 minutes 24 seconds][Customer] : It's me on my toes.

[16 minutes 26 seconds][Agent] : Yeah, Exactly. Exactly. Well, look, just your e-mail, please. Yup.

[16 minutes 32 seconds][Customer] : Patricia at Southwest accounting dot com dot AU.

[16 minutes 37 seconds][Agent] : Southwest Accounting dot com.ubeautifulsopatriciajustyournameandthen@swaccounting.com dot AU.

[16 minutes 49 seconds][Customer] : That's correct.

[16 minutes 49 seconds][Agent] : Beautiful. OK, well, that's all good then. I'm just going to confirm what we've got here together. So Patricia, I've got you covered here for \$200,000 of cover for a premium of \$201.76 per fortnight. Are you happy to continue?

[17 minutes 6 seconds][Customer] : Yeah, that's fine. You don't go any higher than 200, do you?

[17 minutes 10 seconds][Agent] : Yeah. Look, unfortunately, we don't go any higher than 200 at this stage. Yep.

[17 minutes 11 seconds][Customer] : No, at this stage. Yep. Yep. Yep. OK.

[17 minutes 15 seconds][Agent] : OK. Yep.

[17 minutes 15 seconds][Customer] : Yep.

[17 minutes 15 seconds][Agent] : Just confirm you're still having to continue.

[17 minutes 17 seconds][Customer] : Yeah, that's fine. Yep.

[17 minutes 18 seconds][Agent] : Beautiful.

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

[17 minutes 18 seconds][Agent] : I'm just trying to confirm as well. Your last name is that 2 Rs FA Double R?

[17 minutes 22 seconds][Customer] : F for Fred. A double R.

[17 minutes 24 seconds][Agent] : Yep.

[17 minutes 24 seconds][Customer] : Yeah.

[17 minutes 25 seconds][Agent] : That's not that the awesome. And then do you have any last questions at all?

[17 minutes 29 seconds][Customer] : No, no, not at all. That'll be automatically taken out of my bank account when I provide all of that to you, won't it? Yes. Yes.

[17 minutes 37 seconds][Agent] : Yep, Yep, Yep, we can do that. We Yep, it's all done over the first. We'll do that now. Here for you. So that's all good. When did you sorry. Now you get to choose when you want that first payment taken out. Is there any specific day that lines up perfectly for yourself?

[17 minutes 42 seconds][Customer] : No, No, no, no, Not at all. Doesn't matter.

[17 minutes 54 seconds][Agent] : OK, so we can do it today if you'd like, or tomorrow would like.

[17 minutes 58 seconds][Customer] : Hold on.

[17 minutes 57 seconds][Agent] : Again, just any day there.

[17 minutes 59 seconds][Customer] : Yeah.

[18 minutes 2 seconds][Agent] : Yeah, go for it. Go for it.

[17 minutes 59 seconds][Customer] : Just let me have a look when my other one is coming out.
Sorry.

[18 minutes 23 seconds][Agent] : Yeah, that's fine.

[18 minutes 24 seconds][Customer] : Yeah.

[18 minutes 27 seconds][Agent] : Oh, OK.

[18 minutes 24 seconds][Customer] : So my other ones with NID live, Yeah. So that comes down.

[18 minutes 28 seconds][Agent] : Yeah, no, you're good.

[18 minutes 39 seconds][Customer] : Yes. Look, it doesn't matter. Yeah, Y you can do it today.
That's fine.

[18 minutes 43 seconds][Agent] : Did say OK, beautiful. So today, the 8th of January 2025 and
they'll just be taking that every fortnight on Wednesday afterwards.

[18 minutes 44 seconds][Customer] : Yeah, Yeah, that's fine. Thank you.

[18 minutes 50 seconds][Agent] : Is that alright, Beautiful. And you said it was going to be a direct
debit.

[18 minutes 56 seconds][Customer] : Yes.

[18 minutes 57 seconds][Agent] : Amazing. So is that savings or a check account? Savings.

[19 minutes 2 seconds][Customer] : Savings, I think so. It's a savings check account that's both
actually.

[19 minutes 7 seconds][Agent] : OK, no worries. Savings.

[19 minutes 7 seconds][Customer] : That makes savings, Yeah, Savings.

[19 minutes 9 seconds][Agent] : OK, beautiful. And look, I'll start with the BSP when you're ready.
Yep, 318, give me one second. So 012318. And that's with ANZ.

[19 minutes 14 seconds][Customer] : OK, 012318 yes, that's correct.

[19 minutes 24 seconds][Agent] : OK, Account number. Yep, Yep. Beautiful.

[19 minutes 26 seconds][Customer] : 238522 554 that's correct.

[19 minutes 33 seconds][Agent] : So 238522554, Thank you. And is the account name under yours
there, Patricia Farr?

[19 minutes 40 seconds][Customer] : Yes, it's Patricia Ellen * E Double Len.

[19 minutes 44 seconds][Agent] : Yep. That's your e-mail name.

[19 minutes 46 seconds][Customer] : Yes.

[19 minutes 47 seconds][Agent] : Beautiful. Patricia Ellen FA. I've got you there. Amazing. And now look, the last step here before I read out this declaration and organize all the documents to be sent over to your place there. Just gonna confirm I've got your full name as Patricia FA. Is that correct?

[20 minutes 2 seconds][Customer] : Do you want to be Ellen in there?

[20 minutes 4 seconds][Agent] : It's up to you. I can add it if you want. It's asking for the first and last, but yeah. OK. Yeah, yeah, yeah.

[20 minutes 6 seconds][Customer] : Yeah, I will, I will because every all my documentation be it birth certificate, marriage and all of that has Ellen in it.

[20 minutes 16 seconds][Agent] : OK, Yep. No worries. Let's do it then. E double Len. Yep.

[20 minutes 18 seconds][Customer] : So that's E double Len, yes.

[20 minutes 22 seconds][Agent] : I've got you there. Let me get that there for you. So, Patricia L Anfar. There we go. Amazing. Amazing. OK, let me just pull this up now. Bear with me. Oops. There we go. Umm, perfect. OK, just confirming one last time. I've got your full name as Patricia L Anfar. Amazing. OK, alright, OK, there we go. So I'll read out this declarations, the last part we needed to do. So you want to just bear with me and listen out. Two questions at the end and then I'll send everything over your way.

[20 minutes 46 seconds][Customer] : Yes, OK.

[21 minutes 2 seconds][Agent] : Awesome, Thank you so much. So it just says here, thank you. Patricia Lynn Far. It is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full.

[21 minutes 25 seconds][Customer] : None.

[21 minutes 15 seconds][Agent] : Seniors life insurance is issued by Hanover Live Free of Australasia Ltd Hanover has an arrangement with Greenstone Financial Services treating as

Australian Seniors Insurance Agency to issue and arrange this insurance on its behalf. Yeah, sorry. Hanover relies upon the accuracy of the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote and the versa 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.

[21 minutes 57 seconds][Customer] : Yes, I have.

[21 minutes 53 seconds][Agent] : Can you please confirm that you have answered all of our questions in accordance with your duty, yes or no Thank you. We may provide from time. Sorry, We may from time to time provide office to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. The accepted cover pays a lump sum benefit amount of the following. Patricia Ellen 5 receives \$200,000 in the event of death. If that is as a result of an accident, the benefit payment will include an accidental death benefit which will equate to a turn payment of triple the benefit amount. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Cover expires on the 15th of the 7th. 2044 at 12:00 AM. Your premium for your first year of cover is \$201.76 per fortnight. Your premium is stepped, which means it will be calculated that each policy anniversary and will generally increase each year. Including your premium is the amount payable to Australian seniors of between 14% and 46% of each premium calculated on a level basis over the life of the policy. Your premium will be debited from your nominated bank account in the name of Patricia Allen FAR, which you are authorized to debit from and are provided to us.

[23 minutes 16 seconds][Customer] : None.

[23 minutes 12 seconds][Agent] : We may provide written communications to you via the e-mail address you have provided to us, and this will include any legal notices we are required to provide to you. And sorry, and this will include any legal notices we are required to provide to you. If you would

prefer to receive these only via mail, you can update your communication preference at any time. The policy documentation, PDS and FSG 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 consider these documents to ensure the product meets your needs. You have a steady day cooling off.

[23 minutes 45 seconds][Customer] : None.

[23 minutes 45 seconds][Agent] : When you may cancel your policy and any premium you may have paid will be refunded in full unless you have much to claim. There are risks associated with replacing policies as your new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaints process which you can access at any time by contacting us. All details are available online and in the documentation we are sending you. OK beautiful. Patricia, are you still here?

[24 minutes 12 seconds][Customer] : Yes, I am.

[24 minutes 13 seconds][Agent] : OK, Thank you so much for waiting there. No worries. Two last questions. Do you understand and agree with the declaration, yes or no?

[24 minutes 13 seconds][Customer] : Yes, yes I do.

[24 minutes 21 seconds][Agent] : Thank you so much. And lastly, would you like any other information or would you like me to read any part of the PDS to you?

[24 minutes 28 seconds][Customer] : No, everything's good.

[24 minutes 29 seconds][Agent] : No.

[24 minutes 29 seconds][Customer] : Everything's good.

[24 minutes 32 seconds][Agent] : OK.

[24 minutes 30 seconds][Customer] : I'm just having a look at the, the website about all your other insurances.

[24 minutes 36 seconds][Agent] : Oh, OK. No worries.

[24 minutes 36 seconds][Customer] : So that's yeah, I might have, Yeah, the the cleaning up some of my, my stuff. Yeah.

[24 minutes 43 seconds][Agent] : OK, No worries. OK, So no other questions for today. Everything all good?

[24 minutes 47 seconds][Customer] : No, no, all good. Thank you.

[24 minutes 49 seconds][Agent] : No, no thank you. I'll send this over now. So you'll get an e-mail copy of your documents within around 15 to 30 minutes. The post copy, give that around 2:00 to 5:00 business days to come through. And then in your documents there you'll get that beneficiary form if you want to fill it out. And let's know, you know, maybe your children who have your beneficiaries want to be so that return it back to us so we know where the money will go to when that time comes. And as well, if you have any trouble, feel free just give us a call. Our customer support team can help you out with that over the phone.

[25 minutes 20 seconds][Customer] : Alright, thank you, Christian. Thank you.

[25 minutes 20 seconds][Agent] : OK, No, that's all right. You can still lovely chat to here, Patricia. I'll take on that life advice there. I wanna live as long as you do. And yeah, is there anything else I can help you with today?

[25 minutes 32 seconds][Customer] : No, it's all very good. Well, actually how do I get a quote on health insurance etcetera?

[25 minutes 40 seconds][Agent] : Oh, OK, beautiful. Yeah. So, umm, all the other departments there. So I'm in life insurance, uh, in terms of health insurance, that's a separate department. Feel free to put in another inquiry there or, uh, I'm not too sure how health insurance actually works, but umm, with that department, uh, you may need just, uh, look on our website. Feel free to give us a call as well. We can help you out through that. Umm, if you want it now, I can actually transfer you now if you'd like. Uh, we'll ever you. No, that's OK all you're working.

[25 minutes 45 seconds][Customer] : Right, Yeah, no, that's OK, Cos yeah, I'm still working so well.

[26 minutes 6 seconds][Agent] : I'm so sorry to bother you.

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

[26 minutes 11 seconds][Agent] : OK, well, that works out then.

[26 minutes 8 seconds][Customer] : Well, you're still working too, so you know.

[26 minutes 12 seconds][Agent] : But yeah.

[26 minutes 13 seconds][Customer] : Alright, No.

[26 minutes 13 seconds][Agent] : Any other any other products you need, feel free to just give us a call, OK.

[26 minutes 16 seconds][Customer] : Terrific. OK then. Thank you so much.

[26 minutes 19 seconds][Agent] : No, thank you. OK.

[26 minutes 19 seconds][Customer] : OK, Alright. Thank you.

[26 minutes 20 seconds][Agent] : You have a lovely day. Thanks for choosing.

[26 minutes 21 seconds][Customer] : You too.

[26 minutes 22 seconds][Agent] : It's Joy and Phineas. Take care. Bye.

[26 minutes 23 seconds][Customer] : OK, bye. Bye. Bye.

[26 minutes 24 seconds][Agent] : Bye. Bye.