

[2 seconds][Agent] : Thank you for calling Australian Singers Insurance. You're speaking with Amy. How can I help you? Yeah, sure. So you've confirmed your name. Can I grab your date of birth? Yep. And your address please?

[7 seconds][Customer] : It's the Surrey Foresty I just wanted to ring up to if I've got a anything with you by this 12th of October 1961, 33 Adams St., Muswellbrook, NSW 2333.

[33 seconds][Agent] : Thank you. OK. What's your e-mail address? Thank you. And this is your best contact number ending in 2254?

[43 seconds][Customer] : Forestfodoublerest.harry@live.com Yep, that's correct.

[55 seconds][Agent] : Yes. OK, so I can see you Harry, that you did have a funeral insurance cover with us, but it has lapsed and that lapsed back in.

[1 minutes 4 seconds][Customer] : Oh OK, so where can I get that back up and running again?

[1 minutes 9 seconds][Agent] : So I don't think we can umm reinstate it. But I can set you up with the another policy, a new policy.

[1 minutes 23 seconds][Customer] : OK. Yeah. And how much is that a month?

[1 minutes 22 seconds][Agent] : So let me see, let me see. I'll just bring up the information. I'm just double checking when it last to be 100% certain. Yeah, it was definitely in 2022, so we wouldn't be able to reinstate. All right, let me bring up the information.

[1 minutes 41 seconds][Customer] : OK.

[1 minutes 43 seconds][Agent] : So any what? Sorry, payment not. Do you mean like TPD, like total and permanent disability? OK, let me see. I think that would only be included in our life cover.

[1 minutes 43 seconds][Customer] : Have I got any impairment insurance on that or not impairment, you know like when you get into that work and that yeah, but.

[2 minutes 13 seconds][Agent] : So we have funeral cover and life cover. It just depends on exactly what you're looking at. So the funeral insurance is what you had previously. If you would like to look at TPD, I can give you a quote for life insurance and get it sent out for you to consider.

[2 minutes 22 seconds][Customer] : Yep, Yep. Yeah.

[2 minutes 31 seconds][Agent] : Yeah, so it just depends.

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

[2 minutes 34 seconds][Agent] : I'll explain this, you know, insurance anyway. And then if you want to have a look at life insurance as well, I'll get that one sent out to you so you can read through it. So for the funeral insurance, it is designed to provide a cash benefit of up to \$15,000 to your loved ones when you pass away.

[2 minutes 42 seconds][Customer] : Yep, Yep.

[2 minutes 49 seconds][Agent] : Now, they can use the funds not only for funeral expenses, but also any other final expenses like unpaid bills. For example, you can nominate up to five beneficiaries to receive a nominated amount.

[3 minutes 5 seconds][Customer] : Yep, Yep.

[3 minutes 4 seconds][Agent] : And if your death is due to an accident, then your chosen benefit of that is going to triple so that your family has some additional support. So who did you have his beneficiaries previously?

[3 minutes 17 seconds][Customer] : What was that?

[3 minutes 18 seconds][Agent] : Who who are your beneficiaries who would receive the money?

[3 minutes 23 seconds][Customer] : Hazel James, That's my partner.

[3 minutes 25 seconds][Agent] : OK, Is that your daughter or partner or Oh, partner? OK, beautiful. All right, so let me see. Now, in addition, before the policy anniversary following your 75th birthday, if you were to suffer an accidental serious injury such as quadriplegia or paraplegia, the benefit amount will also triple. Uh, it's easy to apply. There are no medical checks.

[3 minutes 54 seconds][Customer] : None.

[3 minutes 54 seconds][Agent] : If you're in Australian resident age between 40 and 79, acceptance is guaranteed. So what I will do is bring that up. So for the 1st 12 months you will be covered for accidental death and accidental serious injury. Only after the first 12 months you will be covered for death due to any cause. In addition, there is a terminal illness benefit, which means after holding your policy for 12 months, if you were first diagnosed with the terminal illness with 12 months or less to live by a medical practitioner, then we will pay your claim in full to help with things like medical

expenses. Now you can choose between 3000 up to 15,000. A couple of things to note as well, how are your premiums are level, which means they are designed to stay the same as you get older and when you reach the age of 85, your premiums will cease. So you'll have nothing more to pay, but you will continue to be covered and you also automatically receive a 25% bonus cover applied to your benefit amount. You can also find information about our premium structure on our website and your cover also provides you with an early cash out options. So anytime after you reach 85 years of age, you can choose to end your cover and we'll pay you 75% of the funeral insurance benefit.

[5 minutes][Customer] : Yep, Yep.

[5 minutes 18 seconds][Agent] : Now let's have a look at a quote. Can I confirm that your agenda is male and you are an Australian resident?

[5 minutes 26 seconds][Customer] : Yes, yes.

[5 minutes 27 seconds][Agent] : Thank you.

[5 minutes 40 seconds][Customer] : 15,001 pence.

[5 minutes 29 seconds][Agent] : And what benefit amount would you like me to put you on for the funeral Insurance between 3000 up to 15,000 15,000. That comes to a fortnightly premium of \$47.19, which requires only \$3.37 per day. Now that is uh free will kit that you sent out to you as well if you haven't created a will yet or if you need to update an existing. Now, would you like to look at any other levels of cover? Are you happy with 15,000?

[5 minutes 57 seconds][Customer] : Yep, Yep, yeah, probably. That's going to be enough I think mate.

[6 minutes 19 seconds][Agent] : Perfect. OK, now have you understood everything so far? Would you have some questions? Yeah.

[6 minutes 24 seconds][Customer] : Yep, now I've understood everything.

[6 minutes 27 seconds][Agent] : All right. Beautiful. So let's see what we can do here. And you may pay more in total premiums over the last of the policy than the benefit amount. Please be aware this insurance does not have a savings or investment element, so if you cancel outside of the 30 days, your cover will stop and you will not receive anything back unless you're eligible for and choose the

early cash back offer. Now what we'll do is get you immediately covered over the phone today. I will send you out all of the policy documents for you to review. This policy gives you a 30 day cooling off.

[7 minutes 8 seconds][Customer] : Yep.

[7 minutes 6 seconds][Agent] : If you decide for any reason that this policy turns out to not be suitable, you can cancel the policy and if you decide it's not suitable and cancel within 30 days, we'll refund you. Umm, any premiums that you've paid in that time unless a claim has been made. Umm, you're not required to make any payment today either. So would choose a collection day for you that's going to suit you best. Whenever would be most suitable for you within the next month? We can choose. Are you happy to continue? All right, now we can choose a collection day. Harry, when would be the best collection day for you?

[7 minutes 23 seconds][Customer] : Yep, yes mate, the 20, I think it's the 21st.

[8 minutes][Agent] : Yes, that's fine.

[8 minutes 6 seconds][Customer] : Check account.

[8 minutes 1 seconds][Agent] : And is that savings or check account, the account name is that Harry Forest BSB for that one. When you're ready.

[8 minutes 11 seconds][Customer] : Yes BFB, just wait till I I'll get my account here. Wait a minute.

[8 minutes 22 seconds][Agent] : Yeah, when you're ready. Mm hmm. And the account number please.

[8 minutes 42 seconds][Customer] : 732, 616, 628, 289.

[8 minutes 53 seconds][Agent] : Yep 289 All righty now I will read you your declaration which states?

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

[9 minutes 11 seconds][Agent] : Thank you Harry Forest, it is important you understand the following information. I will ask your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Seniors funeral insurance is issued by Hanover Life free of Australasia Ltd Hanover has an arrangement with Greenstone Financial Services training as Australian Seniors Insurance Agency to issue and arrange this insurance on its behalf. Your

answers to the application questions and any related documents from the basis of your contract of insurance and Hanover relies upon the accuracy of the information you have provided when assessing your application. Hanover has 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 attend a copy on our website. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and make sure with other Australian service providers for the purpose of administering your policy or handling. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. We may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By bringing to this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time.

[10 minutes 39 seconds][Customer] : Bye.

[10 minutes 37 seconds][Agent] : By contacting us you have agreed to take out a single Seniors Funeral insurance with the following cover. Harry Forest is covered for \$15,000 in the event of death. In the case where death is accidental or if you suffer the signed accidental serious injury, the benefit amount will triple. Cover is the accident to death only for the 1st 12 months and cover with death by any cause or diagnosis of a terminal illness covered thereafter. Accidental Serious Injury cover for each Life Insured under age 75 starts immediately and ends on the policy anniversary following the Life Insured 75th birthday. Once a Life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up this early cash out option, you will no longer have a right to claim under the policy without Life insured. This policy is an insurance policy and does not have a savings or investment component. You can end your cover at any time by contacting us. If you stop paying your premiums, we may end your cover but we will give you the sorry, but we will give you notice before doing so. If cover ends prior to age 85, no benefit is payable and there is no refund of premiums after the cooling off. If you choose to retain cover beyond age 85, you will be entitled to

an additional 25% of bonus cover from that date and you will not be required to pay any further premiums after the life insurance. 85th birthday. The bonus cover is not payable if you take the early cash out option cover for each life insured and on the day prior to their 100th birthday, we will pay the funeral benefit and bonus cover for the life insured. At this point your total premium for your first year of cover use 67. Sorry, your total premium for your first year of cover is \$47.19 per fortnight. Your premiums are level which means they are designed to stay consistent year on year and will only change if you alter your cover or the insurer adjusts the premium rates applying to your policy. The insurer can only make it a change. Sorry. The insurer can only make a change if it is applied consistently across all policyholders. You may pay more in premiums than the benefit amount of the loss of the policy. Included in your premium is an amount payable to Australian Seniors Insurance Agency is between 30% and 60% calculated on a level basis of the loss of the policy. Your premium will be debited from your nominated bank account in the name of Harry Forest, which you are authorized to debit from and has provided to us. 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 you in mind. If you would prefer to receive these only via mail, you can update your communication preference at any time. We will send you a welcome pack including your policy schedule, PDS and FSG via mail. If you have provided us with an e-mail address, your policy schedule will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. In which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. We have a complaint process, but you can access it anytime by contacting us. Full details are available online and in the documentation we are sending you. Do you understand and agree with the declaration? I've read you. Would you like any other information about the insurance now or would you like me to read any part of the PDS to you?

[14 minutes 1 seconds][Customer] : Yes, The what part?

[14 minutes 11 seconds][Agent] : The PDS? So would you like any other information about the insurance now or would you like me to read any part of the PDS to you?

[14 minutes 17 seconds][Customer] : No, no. Everything will be right, mate.

[14 minutes 22 seconds][Agent] : All right, no worries. Now were you looking at cover for your partner as well or was it just yourself?

[14 minutes 36 seconds][Customer] : My partner's already got an account there, I think.

[14 minutes 42 seconds][Agent] : Would you like for me to check or is that definitely?

[14 minutes 51 seconds][Customer] : I'm sure. I'm sure she's got one. There name is Azel Jones.

[14 minutes 55 seconds][Agent] : I'll have a look there with you. Let's have a look and I'll get you sent out the I love that name, Hazel. Actually, I think it's a nice name.

[15 minutes 9 seconds][Customer] : Hazel Jane Jones.

[15 minutes 11 seconds][Agent] : Nice. All right, let's have a quick look at the life insurance and I can get that sent out there for you to review.

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

[15 minutes 19 seconds][Agent] : So without life insurance, we actually it doesn't include TPD so it includes a lump sum payment and you can choose cover between 10,000 up to 200,000. It covers death and terminal illness. Is that something you were wanting to look at or was it just TPD You were looking at?

[15 minutes 42 seconds][Customer] : So PD, what was it?

[15 minutes 40 seconds][Agent] : Uh payday. What was it? TTPD, which is total and permanent disability. Sorry, we actually don't offer that.

[15 minutes 44 seconds][Customer] : PD Yeah.

[15 minutes 50 seconds][Agent] : I was mistaken. Yeah.

[15 minutes 53 seconds][Customer] : Oh, you don't?

[15 minutes 54 seconds][Agent] : No, sorry. So we do have life insurance. If you're interested in the information for that. I can still get it sent out there for you, but it doesn't include what you had originally asked, which is the disability if you can't work.

[16 minutes 7 seconds][Customer] : Yeah. No, that's fine, mate. Yeah. Could you send me the other paperwork? So I was going to read through that as well and check on that.

[16 minutes 10 seconds][Agent] : So you're happy with just the funeral insurance for the life insurance? Yeah. Yeah. All right, let me bring it up then and I'll explain for you. So with the seniors life insurance, it is designed to provide financial protection for your loved ones to a lump sum payment if you were to pass away before your 85th birthday when the policy ends. So this one's to help, you know, pay off perhaps umm, a bit of a mortgage or leave a bit of investment money for your family, umm, or some money, say for your partner to continue to financially support herself for a little while, whatever it might be. Now you can choose cover between 10,000 up to 200,000. Umm, if your death is due to an accident, that chosen benefit amount will triple. We also include an advance payment of 20% of the benefit amount to help towards funeral costs.

[16 minutes 47 seconds][Customer] : Yep, Yep, Yep.

[17 minutes 1 seconds][Agent] : So they have an additional umm, 20% there that they can use on top of the funeral insurance.

[17 minutes 11 seconds][Customer] : That much for that. Oh, OK, yeah.

[17 minutes 13 seconds][Agent] : Uh, so 20% of the benefit amount, yes, it depends on what level of cover we look at. So it's also very 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're approved and once you decide to commence the policy, you will be covered immediately for death due to any cause except suicide in the 1st 15 months. Umm, in addition, they use a terminally ill advanced payment included in the cover. So if you were diagnosed with 12 months or less to leave by a specialized medical, wait, sorry. If you were diagnosed with 24 months or less to leave by specialized medical practitioner, we will pay your claim in full to help with things like, you know, the medical costs to ensure you receive the best care possible. So the funeral insurance that covers, umm, a terminal illness if you're diagnosed with 12 months or less to live, this one would kick in at 24 months. So this would be paid to be able to be paid prior, so not an extra 12 months prior.

[17 minutes 37 seconds][Customer] : Yep, Yep, Yep, Yep.

[18 minutes 22 seconds][Agent] : And umm, what else is this? Including a subscription to Australian Seniors Day magazine as well? All right, let's have a look now. Have you had a cigarette in the last

12 months? Sorry, a cigarette.

[18 minutes 42 seconds][Customer] : And a what dot?

[18 minutes 51 seconds][Agent] : What benefit amount would you like for me to quote you on?
Between 10,000 up to 200,000.

[19 minutes 1 seconds][Customer] : Probably about 100,000.

[19 minutes 3 seconds][Agent] : Yeah, let's see. So \$100,000 cover comes to a fortnightly premium of \$119, which equates to only \$8.50 per day for \$100,000 cover. Would that be within affordability for you?

[19 minutes 26 seconds][Customer] : No, I did think about that one.

[19 minutes 27 seconds][Agent] : Yeah, I'm going to send it out for you to think about anyway.

[19 minutes 31 seconds][Customer] : Yep, Yep, Yep.

[19 minutes 30 seconds][Agent] : But would that fit in affordability for you?

[19 minutes 34 seconds][Customer] : Yeah, there's something what I'm looking at.

[19 minutes 36 seconds][Agent] : Yeah. All right. So as long as you do you want any other quotes or just that one?

[19 minutes 35 seconds][Customer] : Yeah, just that one. Thanks.

[19 minutes 42 seconds][Agent] : All right. And your premium is steps, which means it will increase each year. As an indication if you make no changes to the policy, your premium next year will be \$127.33 per fortnight. And you can also find information about our premium structure on our website. Now I'm what I'm going to do is I'm going to send you an e-mail which will include the indicative quotes we have discussed today and links to the product disclosure statement and our financial services guide. Please consider this information. Umm, the information I have discussed for you today is general in nature and is summarized in the documentation I'm sending to you. You should consider this information prior to making any decision to purchase the policy. The quote I have provided to you is indicative only and affirm or if I cannot be provided until I talk to you again. Can you please confirm that you agreed with this? Are you happy for me to give you a call back in a weeks time?

[20 minutes 5 seconds][Customer] : Yep, yes, yeah, mate, that'll be fine, yeah.

[20 minutes 40 seconds][Agent] : Sure. If you do need me any sooner though, give me a call back. My contact details will be provided there.

[20 minutes 47 seconds][Customer] : Yep.

[20 minutes 47 seconds][Agent] : Umm, so let me get to that same time actually. Good for you Harry.

[20 minutes 52 seconds][Customer] : Yeah, that'll be fun. Not yet.

[20 minutes 54 seconds][Agent] : All right beauty. So I will give you a call back then.

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

[20 minutes 57 seconds][Agent] : And as I said, if you name me sooner, feel free to give me a call and let's check Hazels now. So, HAZELJONES date of birth for Hazel. Let me see, is she there with you at the moment?

[21 minutes 28 seconds][Customer] : Yes, yes 5/11/1958 No, she's not mate, she's in Bathurst.

[21 minutes 53 seconds][Agent] : Oh, OK. No, that's alright.

[21 minutes 56 seconds][Customer] : Oh, that's fine mate. I'll talk to her about it anyway. I'm sure she's got one there. Wicked.

[22 minutes 2 seconds][Agent] : OK. Let me see. OK. Yes. So I'm just trying to see whether you have any authority. Can't see any. Yeah. So you might need to speak with her about that.

[22 minutes 20 seconds][Customer] : Yeah.

[22 minutes 21 seconds][Agent] : That's all right.

[22 minutes 20 seconds][Customer] : OK then we'll I'll get your contact details anyway, so when I get there I'll.

[22 minutes 24 seconds][Agent] : All right, all right. No worries. So thank you so much for your time. You have a great day. Hurry. Bye.

[22 minutes 26 seconds][Customer] : Yeah, OK. Thanks. I will. Thank you. Bye. Bye.

[22 minutes 39 seconds][Agent] : Hi. Sorry, I've just connected with the client.

[22 minutes 42 seconds][Customer] : Oh, OK.

[22 minutes 43 seconds][Agent] : All right, thank you.

[22 minutes 44 seconds][Customer] : All right.

[22 minutes 44 seconds][Agent] : Bye.

[22 minutes 44 seconds][Customer] : No problem. Bye.