

[9 seconds][Customer] : Hello.

[10 seconds][Agent] : Hello David, it's will be calling you from your insurance relation to a life inquiry that you put there. How are you today?

[17 seconds][Customer] : I'm good. Wendy, how are you?

[19 seconds][Agent] : I'm good. Thank you so much for asking. Umm, so David, just give me a call to run you through how the cover works and provide you with a quote. Uh, but before I do that, I'll just quickly confirm I'm speaking with David and I've got your last name spell as TOMASINI. Is that correct?

[36 seconds][Customer] : That is correct. Yes.

[38 seconds][Agent] : That is correct. Perfect. Thank you so much for that.

[46 seconds][Customer] : Yep, that's right.

[40 seconds][Agent] : And I've also got your date of birth as the 27th of May 1977 perfect. And you are a male Australian resident.

[47 seconds][Customer] : Yep, You certainly am. Yes.

[52 seconds][Agent] : Yes, beautiful. Thank you for that. And David, just quickly letting you know as our calls are recorded, any advice or advisory nature may not be suitable to your situation. And David, just so that I can have a bit understanding as well, what is the reason that you got you wanting to look into life insurance today? That was a big fun saying. What's saying the ads for quite a while.

[1 minutes 12 seconds][Customer] : To repair I've I've been what seen the ads for quite a while and and I just thought, well, I want to see how much it is before sort of committing to anything.

[1 minutes 18 seconds][Agent] : OK, umm, and not just, well, I want to say how much, of course, umm, but just to have some extra security.

[1 minutes 26 seconds][Customer] : Can I like, but just to have some extra security like I, I plan on, you know, hopefully sticking around for quite a while. But you know, we don't just don't know what tomorrow holds.

[1 minutes 31 seconds][Agent] : You want to Yeah, when umm, you know, yeah, we're speaking

around for quite a while, but umm, we don't just don't know what That's right. Yeah, life. Life is unexpected, isn't it?

[1 minutes 39 seconds][Customer] : So yeah.

[1 minutes 44 seconds][Agent] : Yeah. That's why, ma'am, you know, we are around as well. Wonderful. So, Dave, I can definitely help you with that. So I guess you are looking for the Peace of Mind. Anything else to happen to you. OK. Umm. And was there anyone in mind that you want to leave the money behind for? Uh, yeah.

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

[2 minutes 1 seconds][Agent] : Well, probably not. What? Yeah.

[2 minutes 2 seconds][Customer] : Well, probably my wife because she would be the beneficiary to like with children.

[2 minutes 7 seconds][Agent] : Yeah.

[2 minutes 7 seconds][Customer] : So yeah, that would be.

[2 minutes 8 seconds][Agent] : Beautiful. Excellent. So you would you send out beneficiary form which you can nominate up to a total of five, OK, if you've received the nominate benefit. Now, if you're happy, you just leave it with your wife.

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

[2 minutes 20 seconds][Agent] : OK Perfect. Umm, So with the life insurance, it is designed to provide that, you know, financial protection for your wife. And we do pay it as a lump sum payment if you wanted to pass away. So now as the installment, it gets paid out as a whole. OK.

[2 minutes 37 seconds][Customer] : OK, that's good to get.

[2 minutes 37 seconds][Agent] : Yeah, yeah.

[2 minutes 38 seconds][Customer] : I know, I know, like, there's like tricky conditions with some of them. And I haven't done a lot of research, to be fair.

[2 minutes 45 seconds][Agent] : That's OK. Oh, thank you.

[2 minutes 45 seconds][Customer] : But you know, reels, reels been, you know, I'm online for a while and, you know, yeah.

[2 minutes 51 seconds][Agent] : Yeah. Thank you.

[2 minutes 51 seconds][Customer] : So yeah, I was just like, you know, I'm gonna bite the bullet and do it and see how much it is and, you know.

[2 minutes 58 seconds][Agent] : Yeah, perfect. Well, thank you for trusting us there David. Well, real has been, you know, is underwritten by hand of the life hiring umm, and they are one of the largest insurance in the world. So they have over 50 years experience, OK? Umm, so yeah. So you can rest assured that your family are in safe hands with us. OK, So with with the cover yourself, it is easy to apply. No medical checks, no blood test, David. It's purely based on a set of health and lifestyle question that you take you through to see whether you'll be eligible for cover.

[3 minutes 32 seconds][Customer] : Sure.

[3 minutes 31 seconds][Agent] : So making it nice and simple for you, OK, uh, if you are receptive 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. So that's the only waiting period there. OK, umm, in addition to the policy at no extra cost to you, there is a terminally ill advanced payment included in your cover. So that's something you can make a claim and that's if you were diagnosed with 12 months or less leave by a medical practitioner and we will pay the claim amount in full to you while you are still alive, OK?

[3 minutes 47 seconds][Customer] : OK, OK, OK.

[4 minutes 11 seconds][Agent] : And you get to use the money for whatever you need say. We never tell you how you use the money or how your beneficiary should use that money. They can use it for whatever it is, umm, you know, uh, needed towards OK. If you do make the claim and you've recovered, David, we do not ask you back for the money. You get to keep it as well.

[4 minutes 31 seconds][Customer] : OK, Yep.

[4 minutes 31 seconds][Agent] : OK, perfect.

[4 minutes 32 seconds][Customer] : I kind of think that, you know, it'd be a world of emotion if you get told you've only got a year to leave, you know, so yeah, Yeah.

[4 minutes 40 seconds][Agent] : Yeah, of course, of course.

[4 minutes 45 seconds][Customer] : And especially like, you know, like with COVID, you know, recently, it's sort of like it's you just, you just don't know, you know, And that's why it was sort of like a, as I said, like I, I don't plan on dying. I hopefully keep around for quite a while.

[4 minutes 44 seconds][Agent] : Yeah, Yeah, that's right.

[5 minutes][Customer] : But, you know, it's, you just don't know, you know.

[5 minutes 2 seconds][Agent] : Yeah, yeah. You know, that was COVID and we were here, we covered for 3-4 years. I yeah, totally understand. And, you know, if it's good that you are, you've been looking at that, you know, protection for your wife and the family there. Davis. I umm, you know. Thank you. Yeah.

[5 minutes 6 seconds][Customer] : Yeah, yeah, 'cause I know like I've got some with my superannuation, but it's not a lot and that, you know, that's why it was sort of, you know, that what? That's why I was sort of investigating.

[5 minutes 27 seconds][Agent] : MMM OK, so it's wonderful to to see that you want to have this as a top up to you just seen on super one. And does your super expire once you umm, stop working or it has expiry date to a do you 9?

[5 minutes 29 seconds][Customer] : So sorry, what was that?

[5 minutes 43 seconds][Agent] : Uh, sorry, what was that?

[5 minutes 46 seconds][Customer] : I just got the ***** door.

[5 minutes 46 seconds][Agent] : I just got the front door. I'll be one second.

[5 minutes 48 seconds][Customer] : I'll be one second.

[5 minutes 49 seconds][Agent] : No. Take your time. Take your time.

[6 minutes 8 seconds][Customer] : Sorry.

[6 minutes 8 seconds][Agent] : Sorry. No. Take your time. You let me know when you're ready.

[6 minutes 10 seconds][Customer] : Yeah, no, Yeah.

[6 minutes 10 seconds][Agent] : Do you have the sun?

[6 minutes 11 seconds][Customer] : My son just came home from school.

[6 minutes 13 seconds][Agent] : Just came home. Oh, so that's good. Oh, yes, You're in

Washington. So you're still 3:00.

[6 minutes 13 seconds][Customer] : So Yep.

[6 minutes 19 seconds][Agent] : I was like, oh, you think it's still very late today because I'm in Sydney at 6:00.

[6 minutes 24 seconds][Customer] : Yeah, yeah. Good on three hours day long saving, Yeah?

[6 minutes 27 seconds][Agent] : Yeah, that's really good. Umm, yes, Sir, we were saying, umm, regarding your super E, does it does it expire or does it, you know, finish once you stop working?

[6 minutes 40 seconds][Customer] : Well, yeah, no, it's just like a death benefit claim. That's part of it, that's all.

[6 minutes 37 seconds][Agent] : Umm Well, yeah, no, it's just like it's it's been a, it's been a yeah out of it as well, but hopefully it doesn't expire.

[6 minutes 45 seconds][Customer] : So hopefully it doesn't expire, not that I know of anyway.

[6 minutes 49 seconds][Agent] : Not that I know of yeah, no worries. Well, just to let you know, without one of these continuous cover for life, as long as you take a premium on time, so you don't need to worry about you expiring.

[6 minutes 50 seconds][Customer] : So yeah.

[6 minutes 58 seconds][Agent] : OK, Perfect. Mm hmm.

[7 minutes][Customer] : And with that it's a quick question. Can you like do pay it bi weekly or do you have to like do it here?

[7 minutes][Agent] : And you like to pay our vehicle, you will get uh, you got no, you got three choices.

[7 minutes 14 seconds][Customer] : OK, OK, that's good.

[7 minutes 10 seconds][Agent] : They say, uh, fortnightly, monthly or annually, whatever works for you and you can always update that depending on your situation as well.

[7 minutes 18 seconds][Customer] : Yep, Yep.

[7 minutes 18 seconds][Agent] : OK, perfect. Umm, David, do remind you what there is a \$10,000 advance payment as well to help take care of any funeral costs or any other final expenses at the

time.

[7 minutes 30 seconds][Customer] : Oh, that's good.

[7 minutes 29 seconds][Agent] : OK, So that is available, yeah, for her to make a claim. And that generally gets paid out within one business day upon receipts of all supporting documents. So we wanna be able to, you know, be there for you guys and to help if anything was to happen.

[7 minutes 45 seconds][Customer] : Oh, that's really good.

[7 minutes 43 seconds][Agent] : And that's, that's something that's available, OK. Yeah, can take it a couple of months.

[7 minutes 46 seconds][Customer] : Because like, I know with superannuation payment, there's not like, you know, it can be sort of with red tape, you know, and it can take a couple of months to be released. So yeah, I don't know. That's certainly Peace of Mind.

[7 minutes 58 seconds][Agent] : Yeah, yeah, yeah.

[8 minutes 2 seconds][Customer] : That's really good.

[8 minutes 3 seconds][Agent] : Wonderful. Yeah. So to remind her that it's available for her. OK. Umm, David, do you have any questions for the serving straightforward before we jump into the quote?

[8 minutes 14 seconds][Customer] : Yeah. No questions.

[8 minutes 12 seconds][Agent] : Uh, yeah, no question.

[8 minutes 15 seconds][Customer] : Just really sort of, yeah.

[8 minutes 15 seconds][Agent] : Perfect, Perfect. All right, so we'll go through the quotes together. I do have a quick question for you regarding your smoking status is have you had a cigarette in the last 12 months? Yes or no?

[8 minutes 28 seconds][Customer] : No, not in the last 46 years.

[8 minutes 28 seconds][Agent] : Perfect and yeah, wonderful. Nothing healthy and great savings in the pocket as well.

[8 minutes 31 seconds][Customer] : So yeah, not just just never interested me, you know, I just, yeah, I, yeah, it's just one of those things, I guess, but yeah.

[8 minutes 41 seconds][Agent] : Yeah, that's wonderful. That's good. That's good to see. And like I said, some savings in the pocket and I my desk makes it really expensive. I didn't realize how much they went to. They're like 60-70 dollars for a pack now.

[8 minutes 52 seconds][Customer] : Oh yeah.

[8 minutes 55 seconds][Agent] : I don't know why they're not advertised anymore. Yeah, that's right. The government got their hand out. Big phone tax.

[8 minutes 56 seconds][Customer] : I, I couldn't, I, I sort of like they're not advertised anymore obviously is the thing, but it's the same at the shops and you just go wow, the government's got their hand out big time tax wise for them, obviously.

[9 minutes 11 seconds][Agent] : That's right, that's right. And then we are very expensive and you know, tax heavily here as well. But no, it's good. It's good that we buy this name so we have some savings in our pocket. Umm. So David, with the name of cover for you, I can give you a quote anywhere from 100,000 up to 750 thousand. You put through 150,000, is that correct?

[9 minutes 12 seconds][Customer] : But yeah, yeah, yeah, it is. Yeah.

[9 minutes 34 seconds][Agent] : Perfect. Let's start off with that and I can give you as many quote as you'd like as well. So on the fortnightly premium for the 150,000 you will be looking at \$14.03 and that's one 4.03.

[9 minutes 47 seconds][Customer] : Well, that's awesome.

[9 minutes 50 seconds][Agent] : That's awesome. Beautiful. Excellent. You happy for me to leave that the 150 thousand for you as well?

[9 minutes 50 seconds][Customer] : That's Yeah, yes, yeah.

[9 minutes 56 seconds][Agent] : Yeah, yeah, I I was very careful of, you know, budgeting this sort of my. Oh, good on.

[9 minutes 57 seconds][Customer] : I, I was very careful of, you know, budgeting the sort of money, you know, and I didn't didn't want to sort of like, you know, go overboard but still have protection.

[10 minutes 2 seconds][Agent] : MMM, didn't wanna sort of like, you know, sure, of course.

[10 minutes 7 seconds][Customer] : So, you know, so. Yeah.

[10 minutes 9 seconds][Agent] : Perfect. Umm, do you do you bear in mind, so if you in the future decide that you want to, you know, adjust this level cover or apply to have them increase or decrease, you can do that as well. You just need to give us a call, let us know subject to eligibility. So that is a flexibility you have.

[10 minutes 24 seconds][Customer] : OK, OK.

[10 minutes 26 seconds][Agent] : OK, perfect. To let you know your premium is step which means it will generally increase EG as you age. In addition, this policy has automatic indexation David, which is EG your sum insured will increase by 5% with associated increases in premium. However, you can opt out this automatic indexation EG as well. So what that is, is as an indication, David, is if you make no changes to the policy, your premium next fee will be \$15.97 per fortnight and your benefit amount will increase \$157,500.

[11 minutes 5 seconds][Customer] : OK, well, that's, that's perfect. And that's yeah, that's, yeah, that's good.

[11 minutes 5 seconds][Agent] : OK, yeah, yeah, that's good part knowing of the increase.

[11 minutes 12 seconds][Customer] : Like knowing of the increase before you know. Yeah.

[11 minutes 14 seconds][Agent] : Yeah, that's right.

[11 minutes 15 seconds][Customer] : So yeah, I, I think that's fantastic.

[11 minutes 19 seconds][Agent] : Perfect.

[11 minutes 18 seconds][Customer] : So yeah.

[11 minutes 19 seconds][Agent] : Yeah. So that's not one thing we've, umm, choose, uh, we've umm, real as well. I'll, we've asked you that we do like to be very transparent with the customer because we are, you know, monitored and you know, we did get ordered it, uh, to make sure that we are solving all your order guidelines and, you know, putting our customers first.

[11 minutes 37 seconds][Customer] : Yeah, that's that's amazing outlook to have because I know a lot of businesses say that and but it's not real practical sometimes.

[11 minutes 35 seconds][Agent] : OK yeah, that's amazing How bad, because I know a lot of business say that and but it's not real crazy. Yeah, yeah. But. Yeah, yeah, that's right. That's right.

[11 minutes 46 seconds][Customer] : So but it's, you know, it's obviously an industry where, yeah, sort of need to have a level of care, I guess and empathy straight away, you know, because deal dealing with people that are sick is very difficult, you know, it's.

[12 minutes 4 seconds][Agent] : Yeah, so, umm, Heather is a Heather life already is a member of the Council of Australian Life Insurance and we do a hand to the life insurance code of practice. Umm principles. Yes, again we are very umm you know, there is regular auditing and you know, umm regulations that we've do to follow the OK. So again, so you know, you're your family. I'm safe handy. All right, umm, so David, information about our premium structure is available on our website if you do want to read up on that. And just as a little thank you as well, umm, we do have a real reward attached to your policy. So following your first policy anniversary date, we will refund you 10% of the premium you paid in that time. So you get a cash back of \$36.48.

[12 minutes 51 seconds][Customer] : OK.

[12 minutes 50 seconds][Agent] : OK yeah, so that gets refunded back to you. OK. Umm. And David, have you completed your will yet? I don't know. No. Basically. Yeah, Yeah, yeah.

[12 minutes 59 seconds][Customer] : I know I have not basically, yeah, my superannuation is sort of like obviously got a beneficiary and that sort of thing and that, you know, but yeah, it's something I need to do.

[13 minutes 12 seconds][Agent] : Something I need to do.

[13 minutes 13 seconds][Customer] : But that's something I haven't yet.

[13 minutes 14 seconds][Agent] : OK, That's OK for me. To make your life easier. What I'll do is I'll send you a free one. OK, I'll send you a free will keep, uh, free will keep.

[13 minutes 24 seconds][Customer] : OK.

[13 minutes 23 seconds][Agent] : That's the key from us to you.

[13 minutes 25 seconds][Customer] : Oh, thank you.

[13 minutes 25 seconds][Agent] : OK, so you can pick up pick up for you to do this. OK, Alright, so once that you get approved, we do get you sign up. I'll arrange that to be sent out to you.

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

[13 minutes 35 seconds][Agent] : OK, It is a legalized wheel key and there will be instruction on that.

[13 minutes 39 seconds][Customer] : Yep.

[13 minutes 39 seconds][Agent] : So you can just pull the way through.

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

[13 minutes 40 seconds][Agent] : OK, perfect. Umm do there any questions before we help you to the application for you?

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

[13 minutes 47 seconds][Agent] : No Perfect. So I'm just going to quickly update some of your details. So can I please grab the post code for you EWA and which letter is that name?

[13 minutes 54 seconds][Customer] : Yeah, 6062, that is in Morley, MO.

[14 minutes][Agent] : Thank you. Yeah, that's right.

[14 minutes][Customer] : Oh God, I'm on the I'm Fly MEMARLEY. Yep. Sorry. Yeah, trying.

[14 minutes 4 seconds][Agent] : And uh uh, LEYEEY, yeah, Yep, no, that's OK. Umm, and what's the address line?

[14 minutes 13 seconds][Customer] : So that's 532 Morley Drive, Morley.

[14 minutes 17 seconds][Agent] : That's my family. And just 532. Yep, perfect. And that's the same as your postal address.

[14 minutes 19 seconds][Customer] : Yeah, yes, Yes, it is.

[14 minutes 27 seconds][Agent] : Excellent. And the number is 8451168376, is that correct?

[14 minutes 34 seconds][Customer] : Yeah. 0451168376. Yep, that's right.

[14 minutes 37 seconds][Agent] : Yep, perfect. And your e-mail address is yourfirstnamelastname77@gmail.com.

[14 minutes 38 seconds][Customer] : Yep, that's right.

[14 minutes 44 seconds][Agent] : Wonderful.

[14 minutes 44 seconds][Customer] : 100%.

[14 minutes 45 seconds][Agent] : Perfect. And at the end I'll just repeat your date of birth was 27th of May 1977. Non snake, a male Australian resident. Is that all correct?

[14 minutes 45 seconds][Customer] : Yep, that is correct.

[14 minutes 56 seconds][Agent] : Perfect. Thank you. So David, what we're gonna do for you now is read you a pre underwriting disclosure. It's just a statement outlining your duty and your privacy before we head into those questions. See.

[14 minutes 56 seconds][Customer] : Yes, sure.

[15 minutes 6 seconds][Agent] : OK, perfect. So you guys please be aware our calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance cards, issue cover and other related services. We will share this with the insurer and make sure with other Australian service providers for the purpose of administering your policy or handling claims. Sorry. 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 are applying to purchase a life insurance policy and as such you have a duty to take the useful care to not make any misrepresentations. This means that you need to be sure that you understand each question I ask you and that you provide all this accurate and complaint answers. You need to ask a question in full. Even if you have provided some information to us, US and the earlier discussions you have had, if you do not take reasonable care, you may break your Judy. If these happens, you may be titled to cancel your policy, decline a claim, or make adjustment to the terms and conditions of your policy. Do you understand and agree to your Judy? Yes. All right, David.

[16 minutes 17 seconds][Customer] : Oh, yes. So basically just be upfront and honest as what you want. And yeah, that's what I want from you.

[16 minutes 24 seconds][Agent] : Yeah, wonderful. Thank you. Yes, I would do the same for you. That's why we do read you all these, you know, statements and middle, umm, you know, disclosures.

[16 minutes 24 seconds][Customer] : So yeah, yeah, yeah. No, I get it.

[16 minutes 33 seconds][Agent] : Yeah, perfect.

[16 minutes 33 seconds][Customer] : Yeah, I do. Yep.

[16 minutes 35 seconds][Agent] : Wonderful. Thank you. So so that at the end of every question I

will prompt you for a yes or no answer. Umm, some condition can be a bit technical, you know, getting a medical term. So if you do need me to give you a definition of repeat anything, just let me know as well.

[16 minutes 49 seconds][Customer] : Sure.

[16 minutes 49 seconds][Agent] : OK, perfect. So first question to do for COVID-19 and you read, 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? Yes or no? Perfect. Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia. Yes or no Thank you it does your work require you to go underground like a height above 20 meters, dawn to death delay 40 meters is explains to use or travel to areas experiencing war or civil unrest or work offshore. Yes or no? Next section is relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement, full age in order to continue the application. The system does not allow me to enter the approximate figures with two high in weight ranges. David, we can't take the last measurement. And what is the exact height please?

[17 minutes 4 seconds][Customer] : No, yes, no, 5 foot nine.

[17 minutes 55 seconds][Agent] : That's OK. No, I can. No, I can take 5, four and 9 inches.

[17 minutes 54 seconds][Customer] : I'm not, I'm not real good in like, yeah, 109.

[18 minutes][Agent] : And what is the exact weight, please, 199? Perfect. Thank you. And I'll just repeat that back to you. So I've got 5 feet and 9 inches and 109 kilograms. Is that correct?

[18 minutes 15 seconds][Customer] : That is correct.

[18 minutes 16 seconds][Agent] : Perfect. And have you experienced any unexplained weight loss of more than 7 kilos in the last 12 months, Yes or no? Yeah, me too.

[18 minutes 25 seconds][Customer] : No, I'd like to like we say, but it's just.

[18 minutes 32 seconds][Agent] : Yeah, totally understand. I'm breathing, put on 2 kilos. I don't know what you mean.

[18 minutes 31 seconds][Customer] : Yeah, it's yeah, It's just like, it's crazy. Like I try and eat well and, you know, it just stays the same.

[18 minutes 44 seconds][Agent] : Yeah, that's OK, as long as you're healthy, David, at the end of the day, you know. Yeah, that's the way it matters. OK, so headed into the next question, it gives to the best of your knowledge, are you in fact 3-4? Are you in the high risk category for contracting HIV which causes AIDS? Yes or no? Perfect. And do you have definite plans to travel or reside outside Australia, IE booked or will be booking travel within the next 12 months? Yes or no? Perfect.

[18 minutes 44 seconds][Customer] : It's yeah, No, no, I, I lo, I love planes, but I can't stand flying.

[19 minutes 18 seconds][Agent] : I, I love flying, but I can't stand flying. Oh, OK. Don't like the long distance or in the air.

[19 minutes 22 seconds][Customer] : So no, it's just, I don't know what it is.

[19 minutes 25 seconds][Agent] : No, it's just, I don't know what it is. It makes me feel really. Yeah. Yeah.

[19 minutes 29 seconds][Customer] : It just, it makes me feel really uncomfortable what I know. But as I said, I love planes. Like I love planes history. And I love how, you know, they're wonderfully built machines. You know how they function and, you know, like, yeah, but I can't stand flying. But.

[19 minutes 45 seconds][Agent] : Yeah, you should. You should do what I do. I go on the plane, I have a glass of red wine and I pass out.

[19 minutes 54 seconds][Customer] : Yeah, I think that's the best way. Like if I could rest on a plane that it'd be problem solved.

[19 minutes 58 seconds][Agent] : Yeah, yeah.

[20 minutes][Customer] : But I can't, you know, like I'm just like on edge straight away.

[20 minutes 3 seconds][Agent] : Straight away so yeah no, you're like maiden that's OK that's OK Well, if you do ever go on holiday, umm David, you are covered 24/7 worldwide as well.

[20 minutes 4 seconds][Customer] : So like, yeah, it's yeah, like.

[20 minutes 16 seconds][Agent] : Go on cruise, you know, something like that, right. So like with all the COVID outbreaks, you know. Oh yes, that is something that I would like to do. Yeah.

[20 minutes 19 seconds][Customer] : Yeah, well, I'd sort of like with all the COVID out dates, you know, but but that is something that I would like to do one day, you know, because, yeah.

[20 minutes 28 seconds][Agent] : Yeah. It's AI love playing.

[20 minutes 28 seconds][Customer] : But yeah, just as I said, I love planes, but I can't stand flying.

[20 minutes 33 seconds][Agent] : No, maybe one day. Yeah. Cruise is a breeding ground. So I came back from my cruise actually last November to New Zealand and straight away I had COVID. Yeah.

[20 minutes 34 seconds][Customer] : But yeah, yeah, I just, I see.

[20 minutes 44 seconds][Agent] : Yeah, I just see. I think I'd love the cruise, sort of like last.

[20 minutes 47 seconds][Customer] : I think I love the cruise, sort of like lifestyle, you know, sit back and relax and, you know, like, yeah.

[20 minutes 56 seconds][Agent] : Yeah. Back and relax. That's right. Yeah. Yeah, it is. Yeah. I had it once.

[20 minutes 53 seconds][Customer] : But yeah, the Covid's still an issue and still will be, you know, And yeah, I had it once La L early last year and it got me for six, you know, just like, yeah, it. Yeah. So I really don't want it again if I can help with, you know, yeah.

[21 minutes 2 seconds][Agent] : MMM umm, last year and it's not yeah, yeah, of course, of course. That's really good. Yeah, looking after self is, umm, you know, more important. But again, if you do go on holiday, David, and you do deserve it. And yeah, you walk out the 24/7 worldwide. OK, umm, so heading back to the next question and then because do you have existing life insurance policies about the life insurance companies with the combined total some assured of more than \$5,000,000 yes or no? Perfect. Next section is relation to your medical history. So have you ever had symptoms of being diagnosed or or treated for or intend to seek medical advice for any of the following cancer, tumor, molasses, including skin cancer, sunspots, Melanoma or leukemia, yes or no?

[21 minutes 39 seconds][Customer] : No, no.

[22 minutes 1 seconds][Agent] : Have you ever had an abnormal PSA test or an enlarged prostate? Yes or no?

[22 minutes 10 seconds][Customer] : PSA What was that?

[22 minutes 10 seconds][Agent] : So P it stands for umm, prostate specific antigen is, is a screening test for prostate cancer.

[22 minutes 18 seconds][Customer] : I've never had that, no.

[22 minutes 20 seconds][Agent] : Perfect. My wonderful next question. So I'll just quickly read, have you ever had an abnormal PSA test or a enlarged prostate? Yes or no perfect strength, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure. Yes or no?

[22 minutes 29 seconds][Customer] : No, this is yes.

[22 minutes 43 seconds][Agent] : 2007. OK. 2009. Seven. Yep. Yep. Wonderful.

[22 minutes 41 seconds][Customer] : I had a stroke in 2007 and I take medication to alleviate the chance of it having it happen again, because if it happens again, I'm probably not going to be here.

[22 minutes 58 seconds][Agent] : Yeah, of course. Now it's good on you. Place there. Thank you.

[22 minutes 58 seconds][Customer] : So yes, but I wanted to be upfront and total transparent about that because it's, you know, I guess it it's important and possibly why my cousin might not be accepted.

[23 minutes 6 seconds][Agent] : Yeah, yeah, yeah, we'll see. We never, we never know because it has been some time, I guess. So how it works with these question is we do have my maps and then we just go through the question as we disclose further and then it will give us an answer at the end. OK.

[23 minutes 12 seconds][Customer] : So yeah, yeah, sure.

[23 minutes 26 seconds][Agent] : And they ask how many strikes have you had?

[23 minutes 32 seconds][Customer] : Only one? Yes.

[23 minutes 28 seconds][Agent] : So I've got 02, one or two plus anyone, anyone. Thank you. And was the ATIA translate his gaming attack yes or no?

[23 minutes 41 seconds][Customer] : Hi, can you just explain that one a little bit please?

[23 minutes 42 seconds][Agent] : Sure, yeah, I'll bring up the medical definition. Maybe that will give a better just medical definition, Tia. So TIAI think it's like a mini strike. So let's have a quick look. Tia, OK, so it's often referred to as mini stroke that Tia is caused when blood flow to the brain is impaired. Symptoms are usually shorter in duration than a full stroke and can often resolve. Other

names for Tia includes vertebrae, bacillia insufficiency or vertebra basilia syndromes, or sorry, AM AUROSIS fugates. So Tia themselves are respected for full blown strokes?

[24 minutes 35 seconds][Customer] : OK, OK, so yeah, that was like you've mentioned things that like because I did have a brain bleed, which is was part of my stroke.

[24 minutes 48 seconds][Agent] : Yes, but I haven't had any. Yeah, Wonderful.

[24 minutes 48 seconds][Customer] : So that's yeah, so but I haven't had any anything since you know, so I'm not sure yet.

[24 minutes 57 seconds][Agent] : Yes.

[24 minutes 57 seconds][Customer] : So just like, yeah, sorry, I'm just trying to be totally understanding so I can give you the answer. Yeah.

[25 minutes][Agent] : So G No, no, I appreciate, of course, yeah. Did the doctor mention was it like a full blown stroke or was it like a mini stroke?

[25 minutes 11 seconds][Customer] : Yeah.

[25 minutes 10 seconds][Agent] : So TI, as you mentioned here? No.

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

[25 minutes 13 seconds][Agent] : Well, I was out of action. Uh, basically like otherwise cool. Yeah. Mobility.

[25 minutes 12 seconds][Customer] : Well, I was out of action for actually, I could always talk, but my problem was mobility.

[25 minutes 22 seconds][Agent] : Yeah, of course.

[25 minutes 22 seconds][Customer] : I, you know, I had to learn to walk again, which was difficult. But if so. But yeah, no, speech was never my problem. But that that was the yeah.

[25 minutes 26 seconds][Agent] : Yeah, yeah, yeah. No, that's very lucky because my uncle had it last year as well and he, he has some movement issue and speech and walking as well. Yeah. So, umm, up under his point, umm, I only acupuncture help them. He's able to speak a few words. Umm, but yeah, movement. His fingers tends to tense up. So yeah. No, you do, you do very well.

[25 minutes 44 seconds][Customer] : Oh, it's, it's amazing.

[25 minutes 56 seconds][Agent] : When when was in hospital stroked or you know, you see people, umm, mostly young adults.

[25 minutes 59 seconds][Customer] : Like when, when we was in hospital, the stroke ward, you know, you see people from, you know, basically young adults to old people.

[26 minutes 8 seconds][Agent] : Yeah, that's right. Stroke was something that I thought of, you know.

[26 minutes 9 seconds][Customer] : And, you know, like, stroke was something that I thought of, you know, old people.

[26 minutes 14 seconds][Agent] : Yeah, that's right.

[26 minutes 14 seconds][Customer] : You know, it's not necessarily, you know, like I was 30 and I just. Yeah, just.

[26 minutes 20 seconds][Agent] : Yeah, that's right.

[26 minutes 22 seconds][Customer] : He'd knocked me for six and, you know, but, you know, I mean, he's still here now to tell the towel. So. Yeah.

[26 minutes 28 seconds][Agent] : Uh, good on you. Good on you. Now that's great. Umm, you know, we feel free with medical condition. It can struck you any age.

[26 minutes 39 seconds][Customer] : What? Yeah. It's just. Yeah. Just don't know.

[26 minutes 36 seconds][Agent] : There is no umm age for them just whenever they just like yeah, that's right.

[26 minutes 44 seconds][Customer] : You know, you just, you know, sometimes you just, you know, that sort of. Yeah. Yeah.

[26 minutes 50 seconds][Agent] : Yeah. Well, that's really good to hear that David. You're doing very well and can't tell at all. So that's really good. Umm, But going back to that question, David, umm, it's just like, do you think because it does was the Tia? So do you think would that be a yes or no for the answer or I'm not out of OK?

[27 minutes 9 seconds][Customer] : Well, I'm not 100% sure because as you said, some of the symptoms with the Tia like because I did have a brain bleed and that was the cause of my stroke.

So but I've only had one.

[27 minutes 14 seconds][Agent] : Yeah, yes, yeah, yeah, OK, sure.

[27 minutes 20 seconds][Customer] : I haven't had like mini strokes or anything like that since you know, so I really don't as I said, I'm trying to be as open and.

[27 minutes 29 seconds][Agent] : No, I really appreciate that. Umm, because if you, because that will probably have to be something I have to put on hold and you have to check with your doctor. OK, so if we were to answer yes to what it does ask, you know, was it due to a migraine or a contraceptive pill? But if we answer as a no to what, it will most likely come back as a decline.

[27 minutes 51 seconds][Customer] : Because he's never mentioned those, the Tia or anything to me when he's been in my you know, like I, I go to sleep once every six months now.

[28 minutes 1 seconds][Agent] : Yeah, yeah, I've heard the term before. Yeah.

[28 minutes 2 seconds][Customer] : But, you know, you say I've NE I've heard the term before and, you know, like that. I'd always never used to describe mine.

[28 minutes 6 seconds][Agent] : And you know, it was never used to describe mine. MMM. OK. They couldn't find the reason why. Yeah, I had a brain bleed and that's what it was.

[28 minutes 11 seconds][Customer] : You know, they couldn't find the reason why, you know, I had a brain bleed and that's what caused it.

[28 minutes 19 seconds][Agent] : Yeah.

[28 minutes 19 seconds][Customer] : So yeah.

[28 minutes 19 seconds][Agent] : OK, so for that question then David, because, umm, he only allows me put to put down yes, yes or no. There is that most likely. We do have to get you to double check with your doctor to see, you know what it might be umm, and then we can come back and revisit that question. OK.

[28 minutes 37 seconds][Customer] : OK. Yeah.

[28 minutes 37 seconds][Agent] : But before the meantime, what I'll do there for you is I will go through the rest of those informations. Umm, and then if there's any other, umm, you know, condition that we need some confirmation from your doctor list we got.

[28 minutes 50 seconds][Customer] : OK.

[28 minutes 50 seconds][Agent] : OK, perfect.

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

[28 minutes 51 seconds][Agent] : So the next question is chest pain. Yes or no? Yeah. Yeah.

[28 minutes 56 seconds][Customer] : Have I had chest pain before or Well, I did when I had my stroke.

[29 minutes 3 seconds][Agent] : True, true.

[29 minutes 2 seconds][Customer] : But yeah, that was sort of basically like it was having chest pain and then I couldn't move. So the answer to that is yes.

[29 minutes 4 seconds][Agent] : Yeah, yeah, yeah, yes.

[29 minutes 12 seconds][Customer] : But you know, as I said, like I've taken, you know, take medication for the last 16 years or whatever it is now.

[29 minutes 13 seconds][Agent] : OK, Yeah, yeah, yeah, that's OK. So we'll actually, we'll leave, actually I'll leave out this, umm, this section of the question now and we can come back to it. Umm, And so head over to the next question. There's like it's high cholesterol, thyroid condition or urological symptoms such as dizziness or same thing, yes or no.

[29 minutes 20 seconds][Customer] : And, you know, so yeah, it's the first part.

[29 minutes 39 seconds][Agent] : The first part like you said like high cholesterol, that was one of the factors.

[29 minutes 44 seconds][Customer] : Like, as I said, like high cholesterol, that was one of the factors they reckon why?

[29 minutes 48 seconds][Agent] : Yeah, sure.

[29 minutes 49 seconds][Customer] : So I'm going to say yes to that.

[29 minutes 51 seconds][Agent] : Yeah. Wonderful.

[29 minutes 51 seconds][Customer] : But no faintness or dizziness.

[29 minutes 54 seconds][Agent] : Perfect. So I just say yes and I umm fire condition. Yes, fire condition and 99 perfect. OK. And we just described the high cholesterol and it gets based on your

response, please and say yes or no for each of the following which repeat yourself. High cholesterol, yes or no.

[30 minutes 2 seconds][Customer] : No, yes.

[30 minutes 17 seconds][Agent] : Yeah. And have you ever had a cholesterol blood test with the result Great again or equal to 7.0 millimoles per liter? Yes or no. So great again or equal to 7.0 millimoles per liter. My cholesterol is fairly good now.

[30 minutes 32 seconds][Customer] : Well, my cholesterol's fairly good now, so I'm gonna S but, but I'm gonna say yes Cos initially was, as I said, like I just want to be totally transparent.

[30 minutes 35 seconds][Agent] : OK, I'm gonna say here because initially it was, as I said, like yeah, one of these kind of would be transparent.

[30 minutes 44 seconds][Customer] : So yes in 2007, but no now.

[30 minutes 44 seconds][Agent] : So yes, 2007, OK, but no, now no problem. And have you been advised to take or are you taking medication? Yes or no? Yes, yes. Excellent. And what's this treatment as prescribed within the last three months?

[30 minutes 49 seconds][Customer] : Yeah, yes and no. It's been prescribed for 16 years. So yeah.

[30 minutes 59 seconds][Agent] : Yes or no and no, No, Yeah, perfect. That's fine. And do you know what your cholesterol rating was when it was last checked? I haven't had a blood test for around about IMG in April.

[31 minutes 13 seconds][Customer] : Well, I haven't had a blood test for round about IMG in April. So next it wasn't, it was really good.

[31 minutes 18 seconds][Agent] : So yes, listen well, it was really good luck.

[31 minutes 23 seconds][Customer] : Like my doctors words were.

[31 minutes 24 seconds][Agent] : My doctors words were do these are the best blood test results.

[31 minutes 25 seconds][Customer] : These are the best blood test results you've ever done, David.

[31 minutes 28 seconds][Agent] : Oh perfect.

[31 minutes 30 seconds][Customer] : Sorry. I don't.

[31 minutes 29 seconds][Agent] : But do you remember, do you know your rating?

[31 minutes 32 seconds][Customer] : I'm sorry. Yeah.

[31 minutes 32 seconds][Agent] : You don't No, that's a lot of problems at all. Again, we will just pop that on a quick hold for that question then. OK. Umm, and fire condition yes or no Neurological symptoms such as dizziness or fighting. Yes or no?

[31 minutes 43 seconds][Customer] : No, no.

[31 minutes 50 seconds][Agent] : Perfect and diabetes raise blood sugar intake. Glucose tolerance or intake fasting glucose. Yes or no?

[31 minutes 58 seconds][Customer] : Yes.

[31 minutes 56 seconds][Agent] : Uh, yeah. OK umm and top one or top 2 diabetes, yes or no?

[32 minutes 5 seconds][Customer] : The first one.

[32 minutes 3 seconds][Agent] : Uh, the type one. Yeah.

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

[32 minutes 8 seconds][Agent] : OK, all right, let's have a quick look here. Umm, So David, even though we, we were gonna wait for the Tia, umm, confirmation that it looks like, you know, based on the health and lifestyle question here for the top one diabetes, umm, you said top one, is that correct? Yeah. So for the top one, diabetes, umm mentioned the umm, the application has actually come back a decline and we are unable to offer you cover at this time. Umm, you can also ensure to review this decision if you're not happy with the outcome, umm, or you can request that we treat this as a complaint. Yeah, yeah. Wonderful.

[32 minutes 25 seconds][Customer] : Yes, yeah, I kind of thought, you know, as you said, like I wanted to investigate and sort of like, but I know I've got issues, you know, I have to deal with them every day.

[32 minutes 46 seconds][Agent] : You know, I said like I want to yeah, yeah, I've got a sheet, you know, yeah, yeah.

[32 minutes 53 seconds][Customer] : But you know, yeah, it's, I'm not, I'm not 100% sure on the one I was told diabetes, but as I said, like I paid medication for it.

[32 minutes 54 seconds][Agent] : So yeah, I'm not 100% sure on, I know it's called diabetes, but I

said like, OK, yeah, sure.

[33 minutes 3 seconds][Customer] : So you know, yeah, that's just, yeah, I, I, I Get the facts.

[33 minutes 10 seconds][Agent] : That's it. Yeah, yeah, sorry about that David.

[33 minutes 8 seconds][Customer] : So yeah, I understand the reasons why I just, yeah, that's OK.

[33 minutes 14 seconds][Agent] : But look, alternatively what I can do for you is even though I can offer you cover for the life insurance, we do have our funeral, umm, products. And that one has no questions as needed to be asked. It's it's a guarantee acceptance product. As long as you're straight in resident age between the age of 40 to 79, you can take up cover. Would that be something you might be interested in uh, depending on the amount? Sure yeah. So with the amount that one is the level of benefit is only from \$3000 to \$15,000.

[33 minutes 37 seconds][Customer] : Depending on the amount 100% it would be OK. So what would the maximum 1 cost?

[33 minutes 50 seconds][Agent] : Uh yeah. Let me have bring up that up for you. So let's have a quick look. We will look at 15,000, you know. OK. So that will be \$28.10 per fortnight.

[34 minutes 20 seconds][Customer] : OK. I'd be, look, I'd be looking into that then I'd, yeah, I'd want to, you know, as I said, like I'm very stick to a budget.

[34 minutes 20 seconds][Agent] : Yeah, yeah, yeah, sure.

[34 minutes 30 seconds][Customer] : So you know, but so is that, would that be guaranteed to be accepted or what would I have to do?

[34 minutes 31 seconds][Agent] : Yeah, that is that is guarantee your acceptance product. So what I'll do for you then David is I'll run you through the funeral cover. I'll provide you all the information. I'll send it out to you, you you take the time to reover it and then we can catch up in our next conversation.

[34 minutes 50 seconds][Customer] : OK. Yep.

[34 minutes 50 seconds][Agent] : OK, excellent. So with the funeral cover there again we don't restrict that how the money gets used so your wife and your family can use it for however that they need to. Even though these saves the funeral product that's not limited to funeral I need OK umm,

you can go send them an after 5 beneficiary as well Uh, if your death is due to an accident David, but then I said that would triple to \$45,000.

[35 minutes 15 seconds][Customer] : OK, OK.

[35 minutes 14 seconds][Agent] : OK, yeah umm in addition, before the policy anniversary following your seventy 50th birthday, if you were to suffer an accidental serious injury such as quadriplegia or paraplegia, the benefit and that will also triple OK, So that will be also \$45,000. OK. Umm as mentioned, it is easier to apply no medical checks as long as you are restraining a resident that between 40 and 79 acceptances guarantee. So you're pretty much approved the OK just so you know as well, David, for the 1st 12 months you will be covered for accidental death and accidental serious injury ID After the first 12 months, you will be covered for death due to any calls. OK. In addition, there is a terminal illness benefit, which means after holding your policy for 12 months, if you were first with a terminal illness with 12 months or less lit by a medical practitioner, they will pay the claim amount in full to you while you're still alive. OK Yeah. So your premium on level, which means they are designed to stay the same as you get older. Whereas you know, the life one, it does go up. This one is designed to stay the same as you get older, OK? Umm, And when you reach the age of 85, your premium will see, meaning you have nothing more to pay and your cover continues for free. OK yeah. Plus, David, you will automatically receive a 25% bonus cover that can supply to your benefit now as well. OK Yeah.

[36 minutes 40 seconds][Customer] : OK, OK, OK.

[36 minutes 51 seconds][Agent] : Uh, information about the premium structures also available on our website. Umm, and David, we do provide you with an option. It's called early cash option. So at any time after you reach 85 years of age, you can choose to earn your cover and we will pay you 75% of funeral insurance benefit. So that's optional. So I always check with my customer. If you decide to have a massive 85th birthday party, then you know there's money you can cash out.

[37 minutes 13 seconds][Customer] : Yeah, yeah, yeah, I, I get the picture back. Yeah, I think it's there for a purpose.

[37 minutes 27 seconds][Agent] : That's right. That's right. Umm. So again, umm with very

insurance, we do have their real real rewards attached to your policy. So following your first policy anniversary day, you we will refund you 10% of the premium you paid in that time. So for this one you get \$73.05 refunded back to you. OK Yeah. And as I mentioned, I will send you out the free will keep umm as well if you do take up the policy, OK?

[37 minutes 27 seconds][Customer] : I OK, OK, yeah.

[37 minutes 53 seconds][Agent] : Umm, last thing, you may pay more in total premiums over the loss of the policy than the benefits are now. So please be aware this insurance does not have a savings or investment element. So you cancel after 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. OK. So David, what I'll do is I will send you out the information there for you, OK. As mentioned, so the information I have discussed with you today is generally nature and in summarizing the documentation I am sending to you, you should consider this information prior to making any decision to purchase a policy. The quote I have provided to you is indicative for any and the firm offer cannot be provided until I talk to you again. Can you please confirm that you agreed with this? Yes or no?

[38 minutes 43 seconds][Customer] : Oh, yeah, I'm fine. Absolutely. Yeah.

[38 minutes 45 seconds][Agent] : Perfect. And David, are you happy for me to give you a call back in a week's time?

[38 minutes 51 seconds][Customer] : Oh, yeah, that's fine. Yep.

[38 minutes 52 seconds][Agent] : Perfect. All right. Umm, so David, I'll send those information out to you, umm, to your e-mail address there. Read over them.

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

[38 minutes 59 seconds][Agent] : If you do have any questions, save them for me next Thursday and then we can run through, umm, any, you know, any inquiries or any questions you may have together. OK. Yeah. Perfect.

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

[39 minutes 9 seconds][Agent] : You're very, you're very welcome. I hope you have a very pleasant weekend.

[39 minutes 11 seconds][Customer] : Thank you very much, Wendy here. I hope you. I hope you have a very pleasant weekend, though.

[39 minutes 12 seconds][Agent] : So, umm, look forward to speaking to you next.

[39 minutes 16 seconds][Customer] : I look look forward to speaking to you next week.

[39 minutes 18 seconds][Agent] : Thank you so much. And do you have any particular time that works for you, David, that you prefer? Uh, we're sort of yeah.

[39 minutes 24 seconds][Customer] : Well, sort of around 2:00, my time's good, so that's yeah.

[39 minutes 28 seconds][Agent] : 2:00 sure. And next day, say, what would that be? Actually? Next day say that is the seventh yeah.

[39 minutes 35 seconds][Customer] : So tomorrow's the 1st, so 7:00 PM.

[39 minutes 37 seconds][Agent] : Oh, wait, March already.

[39 minutes 39 seconds][Customer] : I know. Crazy. Yeah.

[39 minutes 39 seconds][Agent] : So you yeah. So you say you prefer after three your time. Uh, yeah.

[39 minutes 46 seconds][Customer] : Yeah. Well, 2 so.

[39 minutes 45 seconds][Agent] : Well, 3 after two, Sorry.

[39 minutes 48 seconds][Customer] : So like 2P Yeah. Yeah.

[39 minutes 49 seconds][Agent] : Yeah, no, no problem.

[39 minutes 56 seconds][Customer] : Yep.

[39 minutes 50 seconds][Agent] : I'll just put that down after two your time, which is my 5:00 OK. Yeah, Yeah, that's OK. Yeah, that's right. So I'll put now 2:00 your time then. Is that OK? Yeah, that's great.

[39 minutes 57 seconds][Customer] : I know daylight saving in soon, but yeah, for another month or so, yeah, that's perfect. Yep.

[40 minutes 8 seconds][Agent] : Perfect. All right, uh, so that's all done. That's scheduling for the 7th, which is next Thursday a week from now and I will speak to you at 2:00. OK umm, if you do want to read up on any additional information, they are also available on your website as well.

[40 minutes 24 seconds][Customer] : Awesome.

[40 minutes 24 seconds][Agent] : OK, beautiful.

[40 minutes 25 seconds][Customer] : I will do it. Thank you very much. See ya.

[40 minutes 26 seconds][Agent] : Thank you, David, I'll order see you talk to you soon. Bye.