

[2 seconds][Customer] : Hi.

[1 seconds][Agent] : Hello, Welcome to Australian Seniors Insurance. Hey. Hey.

[3 seconds][Customer] : Hi, Justin, it's Niraj from the customer care team. How are you?

[6 seconds][Agent] : Good. Thank you. How are you?

[7 seconds][Customer] : Good, good. I've got this Customers enquiring about life cover.

[11 seconds][Agent] : Mm Hmm.

[12 seconds][Customer] : Yep. And I've already got a funeral cover. And I've already confirmed their full name, date of birth, address, contact number and e-mail.

[20 seconds][Agent] : Beautiful. Thank you.

[22 seconds][Customer] : Shopping out?

[25 seconds][Agent] : Alright. Yep.

[26 seconds][Customer] : Yeah. Out of lead.

[28 seconds][Agent] : OK. Just jumping in.

[30 seconds][Customer] : Yes.

[32 seconds][Agent] : OK, Thank you so much. You can pop them through.

[34 seconds][Customer] : Thank you so much. Thank you. Perfect. I'll do a long transfer. Thanks so much for holding. Sorry for the delay there. No worries. Thank you. You're welcome. I've got my colleague here, Justin, here with me. We'll be more than happy. This is your request. Thank you. Thank you so much. Have a nice evening. You too.

[56 seconds][Agent] : Hi there, Sir. It's Justin from Australian Seniors Insurance.

[1 minutes][Customer] : Hi, Justin.

[1 minutes 1 seconds][Agent] : How are you?

[1 minutes 2 seconds][Customer] : Not too bad. Thank you.

[1 minutes 3 seconds][Agent] : That's good to hear.

[1 minutes 4 seconds][Customer] : How are you?

[1 minutes 5 seconds][Agent] : I'm good. Thank you. Now you're just inquiring for the life insurance.

[1 minutes 10 seconds][Customer] : Yes, yes, correct.

[1 minutes 10 seconds][Agent] : Was it all right? Perfect. And can I please confirm just your full name and date of birth?

[1 minutes 19 seconds][Customer] : Absolutely. My full name is Demetri DEMETRE Nicholson.

[1 minutes 25 seconds][Agent] : Beautiful, Thank you.

[1 minutes 27 seconds][Customer] : No worries.

[1 minutes 26 seconds][Agent] : All right. And the date of birth please? Perfect. Thank you for that.

[1 minutes 30 seconds][Customer] : 16th of the 10th, 1951 I.

[1 minutes 36 seconds][Agent] : And Please note all our calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation.

[1 minutes 42 seconds][Customer] : Uh huh.

[1 minutes 43 seconds][Agent] : Dimitri, can I confirm you are a male Australian resident? Yes.

[1 minutes 47 seconds][Customer] : Yes, of course.

[1 minutes 49 seconds][Agent] : Beautiful. Thank you for that. Yep.

[1 minutes 50 seconds][Customer] : May, may I say to you that I've got a middle name, James.

[1 minutes 54 seconds][Agent] : Yeah. Oh, nice. Same as myself.

[1 minutes 59 seconds][Customer] : Thank you. So it's Dmitry James Nicholson.

[2 minutes 3 seconds][Agent] : Oh, good. There. Yeah. We don't require the middle name. We only have, umm, a first and last name box there.

[2 minutes 9 seconds][Customer] : OK, after I mention it, just in case.

[2 minutes 10 seconds][Agent] : But yeah, no worries at all. But thank you for that, Dmitry.

[2 minutes 14 seconds][Customer] : Thank you.

[2 minutes 15 seconds][Agent] : All right, right. Send your title. Just confirming everything here in your profile is all updated. And you do go by Mr.

[2 minutes 21 seconds][Customer] : Mm hmm, yes, correct. Yes, 3049.

[2 minutes 22 seconds][Agent] : Nicholson and your address, you're at Unit 2/03/30 and Bank Crescent in West Meadows, Vic Beautiful. Thank you. OK. And that's the same as your postal address? That address.

[2 minutes 33 seconds][Customer] : Yes, yes, correct.

[2 minutes 41 seconds][Agent] : OK, perfect. And this number, 0466414559, that's best to reach you as well. Beautiful.

[2 minutes 42 seconds][Customer] : MM hmm yes, also the 0424164996 as well.

[2 minutes 54 seconds][Agent] : Yeah. Correct. Yeah. Yeah. Oh, OK. Yeah.

[2 minutes 55 seconds][Customer] : I've got the two just in case you don't get me with the tension which I'm talking to you now, the 996, you get me on uh 559.

[3 minutes 5 seconds][Agent] : Perfect. OK. Yeah, I I do have both of them. Thank you.

[3 minutes 9 seconds][Customer] : No worries.

[3 minutes 9 seconds][Agent] : All right. And lastly, it's just your e-mail. Dimitri Nicholson, 16, 51@gmail.com.

[3 minutes 17 seconds][Customer] : Yes, correct.

[3 minutes 18 seconds][Agent] : Great.

[3 minutes 22 seconds][Customer] : No worries.

[3 minutes 19 seconds][Agent] : All right, so thank you for all that, so I, so I can have a better understanding of why you're, umm, what sparked your interests? Are you new to life insurance or do you currently have some cover in place?

[3 minutes 31 seconds][Customer] : No, I've got no cover.

[3 minutes 30 seconds][Agent] : No, I've got no cover. OK, Yeah, umm, got you. I've been saying the jewelry insurance.

[3 minutes 32 seconds][Customer] : I used to be with the Real a while ago but I stopped it because I've been paying the funeral insurance for them as well as funeral insurance with you.

[3 minutes 42 seconds][Agent] : Oh, OK, yeah. Certainly. OK.

[3 minutes 46 seconds][Customer] : It was a bit more up the the policy was a bit more higher than now and I could not afford it. So I dropped down from Real and I'm I'm just paying on a genius, the funeral cover.

[3 minutes 57 seconds][Agent] : Yeah, yeah, yeah, yeah.

[4 minutes 4 seconds][Customer] : And then I thought since I've been listening in on TV, some commercials, seniors life insurance and that I thought I might as well ask and compare what I used to pay with real, if it's sensible to make the cover up with you. And probably if I can say, stop the funeral insurance and I would just concentrate on the life insurance with the seniors, at least I wouldn't have to pay 2 policies. 1 Before I had to pay 3 policies.

[4 minutes 24 seconds][Agent] : Yeah, OK, Certainly. OK, Understand.

[4 minutes 43 seconds][Customer] : It was a bit much for me to pay.

[4 minutes 44 seconds][Agent] : Yeah, of course. All right. Well, yeah.

[4 minutes 47 seconds][Customer] : So now, yeah.

[4 minutes 48 seconds][Agent] : Well, then what I'll do that is I'll explain the main features and benefits of this product and run through the pricing here with you.

[4 minutes 55 seconds][Customer] : OK, I appreciate that.

[4 minutes 55 seconds][Agent] : And of course, now 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.

[5 minutes 11 seconds][Customer] : Uh huh.

[5 minutes 12 seconds][Agent] : And you should also consider the benefits that may not apply or waiting periods that may start again.

[5 minutes 18 seconds][Customer] : OK.

[5 minutes 17 seconds][Agent] : OK, all right. So 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 when the policy ends.

[5 minutes 31 seconds][Customer] : Uh huh.

[5 minutes 31 seconds][Agent] : Now you can choose cover between \$10,000 or up to \$200,000 and nominate up to five beneficiaries to receive that nominated benefit amount.

[5 minutes 32 seconds][Customer] : Uh huh. Uh huh. Uh huh.

[5 minutes 43 seconds][Agent] : Now if death is due to an accident, your chosen benefit will triple.

[5 minutes 48 seconds][Customer] : Hmm. Mm.

[5 minutes 48 seconds][Agent] : And we, we also include an advance payment of 20% of the benefit amount to help with funeral costs or any other final expenses at the time.

[5 minutes 59 seconds][Customer] : Yep.

[5 minutes 58 seconds][Agent] : All right, any questions on that so far?

[6 minutes][Customer] : No, no, no, no. Sounds OK.

[6 minutes 1 seconds][Agent] : OK, alright, so it is 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. If you are accepted and once you commence the policy, you will be covered immediately for death due to any cause except suicide in the 1st 13 months. And in addition, there is a terminally ill advanced payment included in the cover. If you were diagnosed with 24 months or less to live by a specialized medical practitioner, we can we can pay your benefit amount in full to help with medical costs to ensure that you receive the best care possible while you're still alive. OK.

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

[6 minutes 44 seconds][Agent] : Yeah. So any questions on any of that so far? Keep going.

[6 minutes 47 seconds][Customer] : No, no, keep going character.

[6 minutes 48 seconds][Agent] : OK, Wonderful.

[6 minutes 50 seconds][Customer] : Yeah, OK. Yeah.

[6 minutes 51 seconds][Agent] : Well, let's go through a quote here together that umm Dmitry, to begin. Have you had a cigarette in the last 12 months? Beautiful. OK, wonderful.

[7 minutes 1 seconds][Customer] : No, I don't smoke neither. I drink.

[7 minutes 8 seconds][Agent] : Good for you. That's so umm, good for your health and good for the wallet, isn't it?

[7 minutes 13 seconds][Customer] : Oh, yes, the correct.

[7 minutes 15 seconds][Agent] : I don't know how they afford it these days now.

[7 minutes 17 seconds][Customer] : Oh, tell me about it.

[7 minutes 19 seconds][Agent] : Yeah. OK, so, umm, you can choose cover that ranges with 2010

thousand and up to \$200,000 and we can look at different amounts until you find the right level of cover.

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

[7 minutes 31 seconds][Agent] : Uh, what benefit amounts did you want me to start looking at?

[7 minutes 35 seconds][Customer] : Well, look, something about maybe 100.

[7 minutes 34 seconds][Agent] : Well, look at something about maybe 100.

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

[7 minutes 40 seconds][Agent] : OK, so \$100,000 a cover, you're looking at a payment of \$234.09 a fortnight.

[7 minutes 52 seconds][Customer] : Wow.

[7 minutes 50 seconds][Agent] : How is that sounding in terms of suitability? Too high. Too high? OK, did you want to?

[7 minutes 54 seconds][Customer] : No, no, no, it's much too, too high because I'm on the receiving of pension.

[7 minutes 58 seconds][Agent] : Yeah, of course, yeah. And did you want to look at any other levels of cover? Umm, give me maybe 75. Yeah, OK.

[8 minutes 7 seconds][Customer] : Give me maybe 75,000. OK, we'll make it 70 please.

[8 minutes 12 seconds][Agent] : Oh, we have it in an increments of 10,000, so 70,000 or we have 80,000, OK, we'll make it 77. OK. So \$70,000 to cover your premium would be \$163.86 a fortnight. And how is that sounding in terms of affordability for you? OK, OK. Yeah. And I pay. Yeah, yeah, yeah. Of course.

[8 minutes 33 seconds][Customer] : Still a bit expensive because I, I've got car and I pay insurance and wear and tear and petrol and other things.

[8 minutes 44 seconds][Agent] : Uh, what would fit into your budget? Yeah. Uh oh. I see.

[8 minutes 47 seconds][Customer] : You see, I lowered the, the policy of my funeral down to \$11.00 something because for to pay the full amount that I used to be coupled with in the 1st place.

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

[9 minutes 3 seconds][Customer] : So yeah. And I only got very little. I I haven't been working at all for a long time.

[9 minutes 11 seconds][Agent] : Yeah, yeah.

[9 minutes 12 seconds][Customer] : As, as you know, I'm 72 right now and I'm only relying on my pension payment.

[9 minutes 20 seconds][Agent] : Got you. OK.

[9 minutes 20 seconds][Customer] : That's all what the government pays me.

[9 minutes 22 seconds][Agent] : Yeah. So yeah, of course, yeah.

[9 minutes 23 seconds][Customer] : So it's quite hard to pay the rent, to pay the expenses to go on, you know, to pay food and other things. I don't forgive me. I don't have a budget. I must entertain myself. I must go to expensive restaurant. I must go to movies.

[9 minutes 39 seconds][Agent] : Yeah, yeah, of course, Of course. Yeah, you.

[9 minutes 43 seconds][Customer] : No, no, neither. I go to any events, for example concert or opera, things like that.

[9 minutes 45 seconds][Agent] : Yeah, yeah, yeah, yeah, yeah, yeah. OK, OK.

[9 minutes 53 seconds][Customer] : Nah, Nah, I don't it, it is very, very hard.

[10 minutes 4 seconds][Agent] : Yeah, OK. And did you have an amount here that you wanted to look at?

[9 minutes 58 seconds][Customer] : And let's say if I was a millionaire, yes, I will cover about how much.

[10 minutes 9 seconds][Agent] : Umm, so you're saying, uh, 670 thousand we were looking at, was that so half of that like 30,000? Umm, OK, so \$30,000 are covered. That one would be \$70.23 a fortnight. Yep. 70 mm. Hmm.

[10 minutes 20 seconds][Customer] : Let's see the 30,000 7070 No, no, I think I just leave it for the time being.

[10 minutes 40 seconds][Agent] : OK, yeah, yeah, no of no worries. Yours as well, explaining to me, but yeah, yeah, yeah, yeah. OK. Of course. No worries that Dmitri. Yeah. Well, I'll leave this with you

for the time being, but if you have any questions in regards to the products, please give me a call and we can run through that again. All right.

[10 minutes 41 seconds][Customer] : Appreciate so much your time, you know, and explaining to me, but to come up and pay uh, fortnightly that much, it's just a bit too hard for me to bear, you know, yes, I appreciate that so much.

[11 minutes 8 seconds][Agent] : I appreciate that so much. No worries. Yeah.

[11 minutes 11 seconds][Customer] : And just just for you to know, two years ago I almost got from the TaceLotto, umm, you know, two point 5 million.

[11 minutes 23 seconds][Agent] : Wow. Wow. Wow.

[11 minutes 23 seconds][Customer] : I was, I was left one number out.

[11 minutes 27 seconds][Agent] : Oh yeah. Wow. Wow. Really.

[11 minutes 27 seconds][Customer] : I had the five strike numbers and the six number I had 33 and guess what number it was the 6th 1 #3 #3 and I had 33.

[11 minutes 40 seconds][Agent] : Oh, my goodness. So close.

[11 minutes 42 seconds][Customer] : Otherwise I would have got 2.5 million.

[11 minutes 48 seconds][Agent] : Yeah, yeah.

[11 minutes 46 seconds][Customer] : If I had one of the cups which I did not have, I would have got close to 18,000 / 17,000.

[11 minutes 54 seconds][Agent] : Oh, Oh yeah, Yeah.

[11 minutes 56 seconds][Customer] : But because I was I think there of 4th price I only got \$1020.00 and something cents.

[12 minutes 8 seconds][Agent] : Wow.

[12 minutes 10 seconds][Customer] : So it was a very big drop.

[12 minutes 18 seconds][Agent] : Yeah.

[12 minutes 14 seconds][Customer] : When you got the six number you got 2.5 and when you go to five numbers you you don't even get 1100.

[12 minutes 23 seconds][Agent] : I know. Isn't that crazy?

[12 minutes 24 seconds][Customer] : It should have been at least quarter of a million, should have been half a million.

[12 minutes 29 seconds][Agent] : Even half, maybe even half of the jackpot.

[12 minutes 29 seconds][Customer] : You know, tell me about it, of course, but five straight numbers.

[12 minutes 37 seconds][Agent] : I know, I know. Wow. Never.

[12 minutes 36 seconds][Customer] : How, how often do you get since?

[12 minutes 41 seconds][Agent] : I've never seen.

[12 minutes 41 seconds][Customer] : Since all right, since I've been playing touch Lotto, I've got twice 5 stride.

[12 minutes 46 seconds][Agent] : Yeah, yeah, Yep.

[12 minutes 48 seconds][Customer] : The very first time I had a friend of mine when when he came to visit us with his family, with my wife and my children and we played together.

[13 minutes 5 seconds][Agent] : Wow, Yeah, wow.

[12 minutes 58 seconds][Customer] : He paid something about \$700.00 and we had to divide it amongst the two of us, my friend and I, and now it came on my own and I nearly have 2.5 million, but I got \$1020.00 and some cents. That's on my own. But now five strikes again for the second time after it could be maybe 25,000, maybe 50, maybe 100.

[13 minutes 24 seconds][Agent] : Oh, yeah, Maybe. Oh, I wish. I wish you.

[13 minutes 31 seconds][Customer] : But I was so disappointed for that so early 1020 dollars.

[13 minutes 38 seconds][Agent] : I wish you. I wish you luck. That Dmitri.

[13 minutes 41 seconds][Customer] : Thank you, thank you. I wish I would have bought a house. I would have paid, you know, some money on the side. I would have bought my life insurance.

[13 minutes 45 seconds][Agent] : Yeah, yes. Oh, of course.

[13 minutes 50 seconds][Customer] : You you never know, because I was planning to go a trip to Europe, you know, and and see what's going on. But, and of course, you, you sort of worry that in case you go there, maybe somebody kidnap you, maybe something might happen, you know, and

you want to put insurance to yourself just in case something goes wrong, your loved ones not to miss out. You're right. Yeah.

[13 minutes 56 seconds][Agent] : Yeah, yeah, yeah, of of course. OK. Yeah. And I hope you play tomorrow.

[14 minutes 19 seconds][Customer] : So I thought I have enlightened your life and I hope you play Powerball tomorrow and you get something really good.

[14 minutes 28 seconds][Agent] : I hope maybe I I'll think of you.

[14 minutes 31 seconds][Customer] : Thank you. You're very, very nice and gentleman. Thank you.

[14 minutes 35 seconds][Agent] : No worries. Well, I'll think of you tomorrow, Dmitry.

[14 minutes 36 seconds][Customer] : Appreciate your thoughts and Saturday night as well.

[14 minutes 39 seconds][Agent] : OK, OK, I'll think of you.

[14 minutes 45 seconds][Customer] : Thank you. Have a lovely safe evening. And thank you so much for chatting with me. Appreciate that you give me some something to think about.

[14 minutes 48 seconds][Agent] : Yes, you, you as well, of course. Thank you for your time as well.

[14 minutes 55 seconds][Customer] : OK, Thank you. Have a nice evening.

[14 minutes 59 seconds][Agent] : And you have a you too. Dimitri, you take care.

[15 minutes 2 seconds][Customer] : You too. You too. Thank you.

[15 minutes 3 seconds][Agent] : OK, Thank you. Bye now.

[15 minutes 5 seconds][Customer] : Bye.

[15 minutes 5 seconds][Agent] : Bye.

[15 minutes 5 seconds][Customer] : Bye.

[15 minutes 6 seconds][Agent] : Bye.

[15 minutes 6 seconds][Customer] : Thank you. Bye.