

[1 seconds][Agent] : Yeah, I was, I was allowed to interrupting you. Hello. Hello.

[8 seconds][Customer] : Hello.

[9 seconds][Agent] : Hi, Jamaica. It's Silo calling from Australian seniors.

[14 seconds][Customer] : Hi, how are you?

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

[17 seconds][Customer] : Good, thanks.

[18 seconds][Agent] : I'm just giving you a call in regards to an in regards to an online inquiry received from you regarding our life insurance. Perfect.

[27 seconds][Customer] : Yes, our full name is Charmika Ganganathwara Lily. And again, date of birth is 26th of November 1973.

[29 seconds][Agent] : Just so I can assist you further, can I please have your full name and your date of birth perfect? Thank you for that Jameka. So Please note all our calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation. Can I confirm that you are a male Australian resident? Awesome. Thank you for that, Jameka. Perfect. So just so I can have an understanding, what sparked your interest? Are you new to life insurance or do you currently have some cover in place?

[45 seconds][Customer] : Yep, Yep, yes uh, I do have some color, but uh, I have sales manage super fund, which does not have any insurance.

[1 minutes 14 seconds][Agent] : Yep.

[1 minutes 15 seconds][Customer] : So I thought of having it because, uh, there's a property under that self manage super fund. So I just want to make sure.

[1 minutes 24 seconds][Agent] : OK, not a problem. Awesome. So what I'll do then. I'll start off with explaining the main features and benefits of our cover and run through some pricing with you. But before I do that, I do want to let you know that if you are replacing an existing policy, we do actually recommend that you don't cancel that policy until your application has been approved and you've been reviewed this and you have reviewed this policy as your new policy may not be identical to your existing cover that you already have in place. So.

[1 minutes 34 seconds][Customer] : Yeah, Yeah, yeah, yeah, that, that's fine.

[1 minutes 54 seconds][Agent] : Awesome. Yeah, yeah. Just want to make sure that you also consider the benefits that may not apply or the waiting periods that may also start again. Awesome. So Jamaica, I'll what I'll cover. So just so I can have a better understanding. So do you have children?

[2 minutes 1 seconds][Customer] : Yeah, Yeah, I do have to.

[2 minutes 10 seconds][Agent] : OK, Awesome. All right, so you want to basically just make sure you're covered, your bases are covered, touch wood, nothing happens to you. OK, awesome. Yeah, that that's fair enough. And that's exactly what our cover is designed to do.

[2 minutes 17 seconds][Customer] : Yeah, yeah.

[2 minutes 22 seconds][Agent] : So our cover's 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 actually ends.

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

[2 minutes 33 seconds][Agent] : Now you can choose cover between \$10,000 up to \$200,000 and you can nominate up to five beneficiaries to receive the nominated benefit amount.

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

[2 minutes 43 seconds][Agent] : So if your death was due to an accident also Jamaica, your chosen benefit will triple and will also include an advance payment of 20% of the benefit amount to help you with funeral costs or any other final expenses at the time.

[2 minutes 57 seconds][Customer] : Yep.

[2 minutes 58 seconds][Agent] : Awesome, now it is actually 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.

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

[3 minutes 6 seconds][Agent] : 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. Umm, in our cover as well. We also have an terminally terminally ill advanced payment included in our cover.

[3 minutes 15 seconds][Customer] : Yep, Yep, Yep.

[3 minutes 22 seconds][Agent] : Meaning if you were diagnosed with 24 months or less to live by a specialized medical practitioner, we can actually pay your benefit amount in full to help you with medical costs while you're still alive, just to make sure that you receive the best care possible.

[3 minutes 35 seconds][Customer] : Yeah.

[3 minutes 36 seconds][Agent] : Awesome. So do you have any questions for me so far, Chamika? OK, awesome. All right, so let's go through some pricing to get together. But before I can do that, I just need to confirm. Have you had a cigarette in the last 12 months?

[3 minutes 40 seconds][Customer] : Umm, not right now, Yeah, no.

[3 minutes 52 seconds][Agent] : Awesome, thank you for that. Perfect. So I can see here that you put through, umm, a quote for 200,000. Was it awesome? Perfect. OK, so we'll start there. But before I do that, I just need to capture a few extra details of yours, Chamika.

[4 minutes 4 seconds][Customer] : Yep, yeah, sure.

[4 minutes 13 seconds][Agent] : So can I just confirm your umm address please? Starting with your postal code?

[4 minutes 19 seconds][Customer] : 91 Rd. of 10 of Guns News Office 2768.

[4 minutes 20 seconds][Agent] : Yep, 2768. And that was Stanhope Gardens. Awesome. Sorry, can you just confirm your address again for me? Yep.

[4 minutes 28 seconds][Customer] : Yes, 91 Elms Tree Rd. ELMSTR EE Rd. North St. Elms Tree. Yeah, Elms Tree Rd.

[4 minutes 49 seconds][Agent] : Creek OK 91 Creek Sorry this my system is having a little bit of trouble trying to find your address.

[5 minutes 5 seconds][Customer] : No worries, I'll spell it if you want. ELMSTR EE. Rd.

[5 minutes 3 seconds][Agent] : I apologize to make let me E Yep, this too Elderly Rd. 276 AM Shoe road and help gardens. Yes, OK, perfect. Thank you for that Tamika. And can I just get you to confirm your mobile number along with your e-mail address as well?

[5 minutes 37 seconds][Customer] : Mobile number 0403545266.

[5 minutes 39 seconds][Agent] : Yep, perfect. And your e-mail address.

[5 minutes 45 seconds][Customer] : Oh, it's my first name, surname@gmail.com.

[5 minutes 48 seconds][Agent] : OK, I see. So here I for your e-mail. I actually have CGWL.

[5 minutes 53 seconds][Customer] : Oh, yeah, that's fine.

[5 minutes 54 seconds][Agent] : OK, that's perfect. Awesome. Thank you for that, Jameka. And I just wanted to confirm your status. That was Mr.

[5 minutes 54 seconds][Customer] : Yeah, that that's yeah, yes.

[6 minutes 3 seconds][Agent] : Awesome. Thank you for that, Jameka. So I can see here you're looking at a joint policy as well, is that correct?

[6 minutes 10 seconds][Customer] : Yeah. I didn't understand what is exactly joint policy.

[6 minutes 13 seconds][Agent] : OK, that's OK. So that's jumped into that. Let's have a look. Hold on. Sorry, I'm just having issues with my system. Please bear with me.

[6 minutes 24 seconds][Customer] : Yeah, sure.

[6 minutes 23 seconds][Agent] : Jameka, I apologize.

[6 minutes 24 seconds][Customer] : No, that's all good.

[6 minutes 29 seconds][Agent] : OK, so a joint policy, We can definitely look at a joint policy for you. Is that for your wife? Is that correct?

[6 minutes 35 seconds][Customer] : Yes, yeah.

[6 minutes 36 seconds][Agent] : OK, awesome. So what I'll do is I'll grab some quick details just quickly of your wife and then I'll run through some pricing with you and give you, umm, some figures so you are aware of what you're looking at. Can I just confirm your wife's first name, last name and date of birth please? Yep Yep Yep. Awesome.

[6 minutes 47 seconds][Customer] : Yeah, first name is Gayani GAYANI surname is Walgampire WALGANPAYA, 28th of November and it's only 6th.

[7 minutes 10 seconds][Agent] : And her date of birth 76 Awesome. So her birthday is coming up soon.

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

[7 minutes 19 seconds][Agent] : I can see anything special planned. OK, That's OK. Can I just confirm with you, is she a female Australian resident? Is that correct?

[7 minutes 23 seconds][Customer] : Not date, Yeah, correct.

[7 minutes 31 seconds][Agent] : Awesome. Thank you for that. Awesome. OK. And can I just confirm her status with you as well? Was that Miss Missus or Miss?

[7 minutes 31 seconds][Customer] : Yeah, missus.

[7 minutes 51 seconds][Agent] : Awesome? Thank you. That awesome my joint lines. So what I'll do is I'll start at the 200,000 like what you've requested. Umm And I just wanted to confirm, were you looking at \$200,000 of cover each for the both of you?

[8 minutes 3 seconds][Customer] : Yeah, yes.

[8 minutes 9 seconds][Agent] : OK, awesome. Let's have a look. MMM and can I confirm that your wife has had a cigarette in the last 12 months as well? OK, awesome. Sorry to make up. Please bear with me. Our system is just running slow this morning.

[8 minutes 22 seconds][Customer] : No, no, that's all good.

[8 minutes 35 seconds][Agent] : OK, awesome. So we're looking at \$200,000 of cover for the both of you, 200 and 200. OK, perfect.

[8 minutes 55 seconds][Customer] : Mm hmm.

[8 minutes 50 seconds][Agent] : So for \$200,000 of cover for both yourself and your wife, Jamaica, you were looking at a fortnightly premium of \$165.36?

[9 minutes 2 seconds][Customer] : And this is fortnightly for both.

[9 minutes 4 seconds][Agent] : That's correct. So that's for the both of you together. Yes, that's correct, \$165.36. How's that sounding in terms of suitability? So I can definitely bring that down for you if you would like.

[9 minutes 9 seconds][Customer] : 165, right, 36 cents, OK, that is about 165. That means 300 or 330 for month, right. It's a little higher than what I told, but yeah, that that's OK. If you go with, oh, if you reduce the premium, what does happen? Yeah.

[9 minutes 48 seconds][Agent] : So I can bring down the level of cover and then that'll adjust your

premium as well? Yep.

[9 minutes 52 seconds][Customer] : Oh no, let's say 150.

[9 minutes 54 seconds][Agent] : So we're at the moment, we've got you at the maximum amount for yourself and your partner, but I can definitely bring that down if that's OK. Perfect. We'll start there. We'll have a look at that. Bear with me one moment, Jamaica.

[10 minutes 12 seconds][Customer] : Yeah, sure.

[10 minutes 13 seconds][Agent] : Can I just confirm? Do you have children, Jamaica?

[10 minutes 15 seconds][Customer] : Yeah, I do have two.

[10 minutes 16 seconds][Agent] : Oh, you do. That's lovely. Are they young?

[10 minutes 21 seconds][Customer] : Uh, not really. One is young, yeah, 1 is, uh, 1312. And uh yeah, uh, one is 13. She's 10/10/13. The other one is 16.

[10 minutes 37 seconds][Agent] : Just for a moment. Oh, wow, you still have your hand full, so I can imagine.

[10 minutes 35 seconds][Customer] : So they're not that young, but yeah, yeah, yeah.

[10 minutes 42 seconds][Agent] : All right, perfect. So, Chamika, for \$150,000 of cover for both yourself and your partner, umm, you were looking at, and that was fortnightly, was that correct? OK, awesome. Yep.

[10 minutes 47 seconds][Customer] : Yeah, uh, yes, Fortnightly 120 24, yeah, two things.

[10 minutes 55 seconds][Agent] : So for \$150,000 of cover, you were looking at a combined premium of \$124.02 per fortnight, \$124.02, That's correct. So for a monthly, you were looking at a monthly premium of \$268.72 to be exact. How's that sounding in terms of suitability? OK.

[11 minutes 11 seconds][Customer] : So basically, uh, all together the previous one is 400 and this one is uh 300,000, right Yeah, unless OK MMM yeah umm that's probably be better compared to the other one. Umm, yeah. So what? What are the conditions that you have?

[11 minutes 58 seconds][Agent] : Yes.

[11 minutes 51 seconds][Customer] : Like do you check all like the medical condition and there's a chance that you increase this one or what?

[11 minutes 59 seconds][Agent] : So it's it's dependent on your answers to the 8 yes or no health related questions that we ask you over the phone essentially.

[12 minutes 2 seconds][Customer] : OK, All right.

[12 minutes 6 seconds][Agent] : Umm, but that's definitely umm. So I can definitely go through that with you for today.

[12 minutes 11 seconds][Customer] : Yeah, that one, right.

[12 minutes 10 seconds][Agent] : Umm, but I will need to speak with your wife, Umm, in regards to the questions that we have to ask.

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

[12 minutes 16 seconds][Agent] : Yes, that's correct. Umm, and I do also want to let you know Jamaica, so your premium is stepped, which means it will actually increase each year. So as an indication, if you make no changes to the policy, your premium next year will be a total of \$287.53.

[12 minutes 29 seconds][Customer] : Yeah, that's right.

[12 minutes 41 seconds][Agent] : OK. Uh, that is for yes, that's monthly. That's correct, yeah.

[12 minutes 45 seconds][Customer] : 100-8184. So basically the like \$15 each year is it?

[12 minutes 51 seconds][Agent] : It's yeah, essentially that's correct.

[12 minutes 54 seconds][Customer] : Oh, it's not flat, right. I have probably umm like older it will like is it exponentially or just like create?

[13 minutes 5 seconds][Agent] : I can confirm that with you, just with the colleague quickly. Let me just confirm that for you to make and then I'll confirm that information for you. I apologise. Do you mind if I pop you on a brief hold?

[13 minutes 16 seconds][Customer] : Yeah, sure, sure.

[13 minutes 17 seconds][Agent] : Perfect. Thank you for that, Jamaica. Hi, Chimika, are you there?

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

[14 minutes 15 seconds][Agent] : Sorry. Yeah, I just wanted to confirm that information for you. So essentially, yes, that's correct. It's based on the risk of your age as as your age increases.

[14 minutes 25 seconds][Customer] : Oh yeah. So in uh the other one, OK, that that's fine. So OK, I

see. Just buy separately. Would the premium different like less or higher?

[14 minutes 24 seconds][Agent] : Yeah, no.

[14 minutes 40 seconds][Customer] : What was the advantage of getting it as joined?

[14 minutes 44 seconds][Agent] : Umm, so essentially basically it comes out to be the same as well. So whatever, it's monthly, fortnightly, umm, your premiums will basically always remain the same. It will amount to the same.

[14 minutes 51 seconds][Customer] : OK, OK. Yeah.

[14 minutes 59 seconds][Agent] : Umm, so the next step is basically to take you through the health questions. I know you said that you wanted umm your wife there as well before we move forward. Umm, so did you want me to set a call back for you?

[15 minutes 12 seconds][Customer] : Can we go mine first? Is it possible and ask later?

[15 minutes 18 seconds][Agent] : Yeah, that's correct. Yeah, that, that's perfectly fine. I can definitely do that for you. So what I'll do? Yeah.

[15 minutes 22 seconds][Customer] : Because in case if I can like mine, the premium increases, no point like we can discuss later probably, yeah.

[15 minutes 31 seconds][Agent] : No, that's OK. That's definitely fine. So what I'll do then is I'll get this this quote that was discussed to you, I discussed here today, and I'll get that sent across to your e-mail just so that you have that to review and you can discuss with your wife. Awesome. So what I'll do then is I'll set a call back for you on Friday. Umm, is the same time work for you as today?

[15 minutes 43 seconds][Customer] : Yeah, Friday, probably we will. Yeah, I'm not sure.

[15 minutes 59 seconds][Agent] : Not a problem. Perfect. Awesome. Jamaica. So what I'll do is I'll confirm your e-mail address oncemorethatwascgw1@yahoo.com. Perfect. All right, so I'll get the information sent across to you and then I'll give you a call back on Friday and see how you guys are traveling.

[15 minutes 56 seconds][Customer] : Maybe around lunchtime, 12:30, Yeah, 01 day. Is it possible to go through the questions now or?

[16 minutes 15 seconds][Agent] : Yep, yes, I can definitely do that with you, but I will only be able to

do that with yourself until I can get in contact with your wife.

[16 minutes 29 seconds][Customer] : Oh, probably didn't leave the joint thing for time being. I just want to see whether I'm eligible.

[16 minutes 35 seconds][Agent] : OK, awesome. We can definitely do that. So what I'll do is I'll close this off. Give me one moment.

[16 minutes 44 seconds][Customer] : Yes, Sure.

[16 minutes 43 seconds][Agent] : Let me just go through this so new life quote small. And that was just for yourself, correct?

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

[16 minutes 57 seconds][Agent] : Awesome. I just for compliance reasons as well. I just have to ask again, have you had a cigarette in the last 12 months?

[17 minutes 2 seconds][Customer] : No.

[17 minutes 4 seconds][Agent] : Awesome, Thank you for that. And can you just confirm the level of cover that you wanted me to look at today? Was that still 150,000?

[17 minutes 3 seconds][Customer] : Oh, yes. Yes.

[17 minutes 13 seconds][Agent] : OK, awesome. All right, perfect. So Jamaica for 150,000, you're looking at a total of \$79.25 per fortnight.

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

[17 minutes 27 seconds][Agent] : Awesome. OK perfect Oh awesome so I do just need to read you a quick pre underwriting disclosure and basically this just covers in a more formal way, umm your responsibility to not mislead in response to the questions that I have to ask you.

[17 minutes 26 seconds][Customer] : Yeah, yeah.

[17 minutes 47 seconds][Agent] : OK perfect. So please be aware to me. So 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 make sure it with other Australian service providers for the purpose of administering your policy or handling claims. Our policy tells you more, including how to access and correct your information and lodge

claims. Complaints about breaches of privacy Our privacy policy Sorry, let me just start that again. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By proceeding, you understand that you're applying to purchase a life insurance policy and as such, you have a duty to take reasonable care to not make any misrepresentations. This means that you need to 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. If you do not take reasonable care, you may breach your duty, and if this happens, your insurer may be entitled to cancel your policy, decline a claim, or make adjustments to the terms and conditions of your policy. Do you understand and agree to hear Judy? Jamaica, yes or no?

[18 minutes 58 seconds][Customer] : Yeah, yes.

[19 minutes][Agent] : Awesome, Thank you for that. That's it. So the first question that I have to ask, Jamaica, 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?

[19 minutes 14 seconds][Customer] : No.

[19 minutes 15 seconds][Agent] : Perfect, Thank you for that.

[19 minutes 17 seconds][Customer] : Last seven days, right?

[19 minutes 18 seconds][Agent] : Yes, that's correct. Awesome. In the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke? 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 condition?

[19 minutes 19 seconds][Customer] : No, no, no.

[19 minutes 40 seconds][Agent] : 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 is spread to other organs? Or are you currently or soon to be treated with chemotherapy? Do you have a renal kidney condition that currently requires dialysis or transplant? Or a doctor has advice will be required in the future? Do

you have a liver condition that will require a transplant in the future? Have you been diagnosed with or currently undergoing testing for, or has a doctor advised you to be tested for motor neurone disease or any form of dementia, including Alzheimer's disease? In the last five years, have you attempted suicide or been hospitalized for a mental health condition? Are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations? Or been diagnosed as having 12 months or less to live?

[19 minutes 57 seconds][Customer] : No, no, no, no, no, no. It's a regular blood test. Uh, yeah.

[20 minutes 48 seconds][Agent] : Just to upkeep like your health and just make sure everything's OK? Sorry, what was that? OK, So what I'll do is I'll just, I'll quickly ask that question again just for compliance reasons and then I'll just need a clear yes or no in response.

[20 minutes 56 seconds][Customer] : Yes, yes, Yeah, yeah.

[21 minutes 3 seconds][Agent] : Are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations or being diagnosed as having 12 months or less to live? Perfect. Thank you. Perfect. So we'll just see what our underwriters have said. Congratulations to me. I'm happy to advise that you have actually been approved.

[21 minutes 14 seconds][Customer] : No, OK, Yeah. Mm, hmm.

[21 minutes 30 seconds][Agent] : What I can do for you is get you immediately covered over the phone today and I'll send you all the policy documents to review. Now this policy does give you a 30 day cooling off. So if you decide this policy is not suitable for you and you cancel within the 30 days, then you will receive a full refund of your premium unless the claim has been paid.

[21 minutes 47 seconds][Customer] : OK. One thing, Sorry, I wanted to get this from myself. Management top one. So does it have to go through a different process?

[21 minutes 56 seconds][Agent] : Umm, let me just confirm that for you, it won't be too long. Hi, Tamika, are you there?

[22 minutes 39 seconds][Customer] : Yeah.

[22 minutes 39 seconds][Agent] : So I've just confirmed with my colleague.

[22 minutes 45 seconds][Customer] : Oh really?

[22 minutes 41 seconds][Agent] : Unfortunately we can't have payments coming out of yourself Managed Super Fund, but we do offer it to come out of your BSP and account number or or from your bank account or your credit card.

[22 minutes 50 seconds][Customer] : OK umm alright in that case I need to think OK Oh yes, because whole whole point was to get it for the self manage super far.

[23 minutes 9 seconds][Agent] : Yep, Yep. OK. All right. Well, at least we've clarified that you have been approved. So that's definitely something that we can, umm, wait. I can wait for you to discuss with your wife if you'd like, and then I can.

[23 minutes 15 seconds][Customer] : Yeah, yeah, probably my wife will apply for one, but now I just want to see how she was. She undergone the surgery to remove the gallbladder or something like that. That's it. Part of all those questions, I can't remember. I think we think 12 months.

[23 minutes 36 seconds][Agent] : OK, yes, that I, I, Yep.

[23 minutes 43 seconds][Customer] : OK, So what was the question related to that hospitalizing patient? Oh, no, no, no, no.

[23 minutes 48 seconds][Agent] : So she's that would have to be something that I would have to discuss with your wife, unfortunately, just for the purpose of compliance as well.

[23 minutes 55 seconds][Customer] : I'm just wondering Gen. generally what what type of patient? I just want to see whether, oh, I mean the, the, the work to get that call because she already went to to get everything 12 months, I think.

[24 minutes 12 seconds][Agent] : Yeah, no, that's OK. So that's definitely something that she can do. We like once you have your wife, we can she can definitely give us a call back and then we can just check to see if she she is actually approved like yourself today.

[24 minutes 19 seconds][Customer] : Yeah, Alright. OK.

[24 minutes 22 seconds][Agent] : Umm yeah.

[24 minutes 25 seconds][Customer] : Alright. Alright.

[24 minutes 25 seconds][Agent] : So we can do the same thing.

[24 minutes 26 seconds][Customer] : That's fine. Thank. Thanks a lot. I appreciate for your time.

[24 minutes 26 seconds][Agent] : That not a problem. Thank you for that, Jamaica. I appreciate.

[24 minutes 32 seconds][Customer] : Alright.

[24 minutes 32 seconds][Agent] : Would you like me to give you a call? I'll send a call back before I let you go, just for Friday at 12:30. Is that OK?

[24 minutes 38 seconds][Customer] : Yeah, that's fine.

[24 minutes 39 seconds][Agent] : OK, awesome. Perfect. So I'll give you a call on Friday. Jamaica. I hope you have a lovely day.

[24 minutes 39 seconds][Customer] : Yeah, thanks you too.

[24 minutes 43 seconds][Agent] : Thank you for calling Australian Seniors.

[24 minutes 46 seconds][Customer] : No, that's OK. Bye. Bye.

[24 minutes 47 seconds][Agent] : Bye.